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SEVENTH ANNUAL AND FORTY-FIRST

R E P O R T

OF THE

COMMISSIONER OF FINANCIAL INSTITUTIONS

GEORGE SUTTON

STATE OF UTAH

TO THE HONORABLE

NORMAN H. BANGERTER

GOVERNOR

AND

THE LEGISLATURE OF THE STATE OF UTAH

For the Period July 1, 1986 to June 30, 1987

STATE OF UTAH

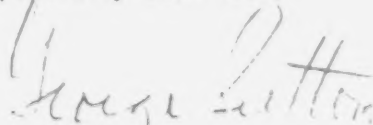
OFFICE OF THE COMMISSIONER OF FINANCIAL INSTITUTIONS

SALT LAKE CITY

To The Honorable, Norman H. Bangerter
Governor of the State of Utah
and
The Legislature of the State of Utah

Pursuant to Section 7-1-211, Utah Code Annotated 1953, as amended, I submit herewith the Seventh Annual and Forty-First Report of the Department of Financial Institutions for the period July 1, 1986 to June 30, 1987. I do hereby certify by oath that the detailed statement of all fees and other moneys received by the department during this period are true and correct.

Respectfully submitted,



George Sutton
COMMISSIONER

Subscribed and sworn to before me this
12th day of October, 1987.



Notary Public

Residing at Salt Lake City, Utah
My Commission expires 6-1-91

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DEPARTMENT HISTORY

- 1896-1907 State chartered banks supervised by Secretary of State.
- 1907 Office of Bank Examiner created.
- 1911 Office of Bank Commission established.
- 1913 Banking Department created.
- 1967 Bank Department renamed State Department of financial Institutions.
- 1969 Utah Uniform Consumer Credit code enacted.
- 1975 Utah Industrial Loan Guaranty Act.
- 1981 S.B. 134 Recodified Utah laws governing financial institutions.
Effective July 1, 1981.
- 1983 S.B. 238 Depositors given priority over other creditors. New
supervisory powers granted Commissioner permitting remedies short
of possession. Effective March 18, 1983.
- 1984 S.B. 9 Authorized regional reciprocity and supervisory
acquisitions within region without reciprocity. Also extended
Department's authority over holding companies. Effective April
15, 1984.
- 1985 S.B. 262 Prohibited "nonbank banks". Also addressed
administrative matters. Effective April 29, 1985.
H.B. 245 Repealed Title 70B and enacted Title 70C revising
Uniform Consumer Credit Code. Effective July 1, 1985.
- 1986 H.B. 189 "Banking Reform Act of 1986" required all industrial
loan corporations to obtain federal deposit insurance, phased out
existing regional reciprocity, opened state to nonreciprocal
interstate banking after December 31, 1987 and immediately for
failing institutions. Effective January 21, 1986.

REPORT OF COMMISSIONER

The Department of Financial Institutions faced unprecedented problems and changes during fiscal year 1986-1987. Fortunately, most of these problems appear to be abating and the Department is returning to normal operations.

Many problems have impacted Utah's financial institutions over the past several years. These problems were mostly national in scope. During the period covered by this report, the FSLIC was declared insolvent and required Congressional action to provide additional funding. Bank failure rates nationally continued to increase and should once again reach a record number in 1987, continuing a recent trend. These problems mostly originated with conditions in the economy that affected the bank and savings and loan industries as a whole. In Utah, at least, the economic problems affecting Utah's banks and savings and loans appear to have bottomed out and we now see a recovery beginning with a corresponding reduction in institutional failures.

Two banks and one savings and loan were closed in Utah during fiscal year 1986-1987. The Bank of Iron County in Parowan, Utah was taken over by the state and liquidated by the Federal Deposit Insurance Corporation on April 10, 1987. On April 24, 1987, Summit Savings and Loan Association was closed by the Federal Savings and Loan Insurance Corporation, which had been appointed Summit's conservator the prior year. Heritage Bank and Trust was taken over by the state and liquidated by the FDIC on April 29, 1987.

Seven thrift and loan companies failed in 1986 and 1987, resulting in the worst crisis involving financial institutions in Utah since the great depression. On July 31, 1986, the Commissioner took possession of the Industrial Loan Guaranty Corporation of Utah and restricted withdrawals from all deposit accounts in all thrift and loan companies which had not been able to obtain federal deposit insurance. Of the seven companies whose deposits were initially affected, only one has avoided closure and liquidation. Four of the companies, Charter Thrift and Loan, Copper State Thrift and Loan, Western Heritage Thrift and Loan and Interlake Thrift are currently being liquidated by Grant Thornton and Company, a national accounting firm. Estimating recoveries from these liquidations is difficult at this time but the probabilities are high that depositors will suffer losses. Another company, Commerce Financial, was closed and turned over to one of its former owners, Mr. Larry Miller, for liquidation subject to a minimum percentage return to each depositor personally guaranteed by Mr. Miller. In Cedar City, Horizon Thrift and Loan was closed and its assets conveyed to Utah State Credit Union in exchange for payment to Horizon's depositors in the form of federally-insured deposit accounts in the credit union equal to 85% of the deposit in the thrift. St. George Thrift and Loan was the last company whose deposits were subject to withdrawal restrictions. It recently succeeded in obtaining conditional approval for FDIC insurance and has made good progress on satisfying the FDIC's conditions. It is hoped that its deposit insurance will become effective in the near future.

An unfortunate additional casualty of the problems in the thrift and loan industry was Foothill Financial, which had to be closed in April, 1987, in the midst of a run by its depositors following news reports that conditions imposed for obtaining FDIC insurance had not been met and Foothill's accounts were not yet federally insured. Foothill had been approved for federal deposit insurance subject to meeting those conditions. All of Foothill's deposit liabilities and most of its assets were acquired by Zions First National Bank in a transaction completed before the opening of business on the next business day.

In May, 1987, the Department, working in conjunction with the State Insurance Department, the Governor's office and the Attorney General's office, was able to arrange for a conversion to federal insurance of all Utah credit unions whose accounts were insured by a private, industry-owned insurer. After this conversion was completed, federal deposit insurance protected every depositor in Utah.

Turning next to interstate expansion, two of Utah's largest state-chartered banks were acquired by out-of-state organizations during 1986 and 1987. Valley Bank and Trust Company was acquired by Valley National Corporation of Phoenix, Arizona, and Commercial Security Bank was acquired by KeyCorp, a bank holding company based in Albany, New York. Valley Bank of Utah is now operating as a subsidiary of Valley National. KeyCorp's acquisition of Commercial Security Bank will not become effective until December 31, 1987, due to restrictions currently affecting acquisitions of Utah banks by organizations based in a state which was not part of the reciprocal region authorized by the Utah Legislature in 1985. This region will be eliminated in favor of nationwide eligibility at year end.

Other interstate acquisitions were made by two Arizona savings and loan associations which are expected to begin opening Utah branches in the near future.

Finally, Delta Airlines Employees Credit Union, based in Atlanta, Georgia, was authorized to open a Utah branch to begin serving Delta's Utah employees.

The following summary table reflects the relative position of Utah depository institutions and the changes during the fiscal year 1986-1987.

TOTAL ASSETS
(Figures in thousands)

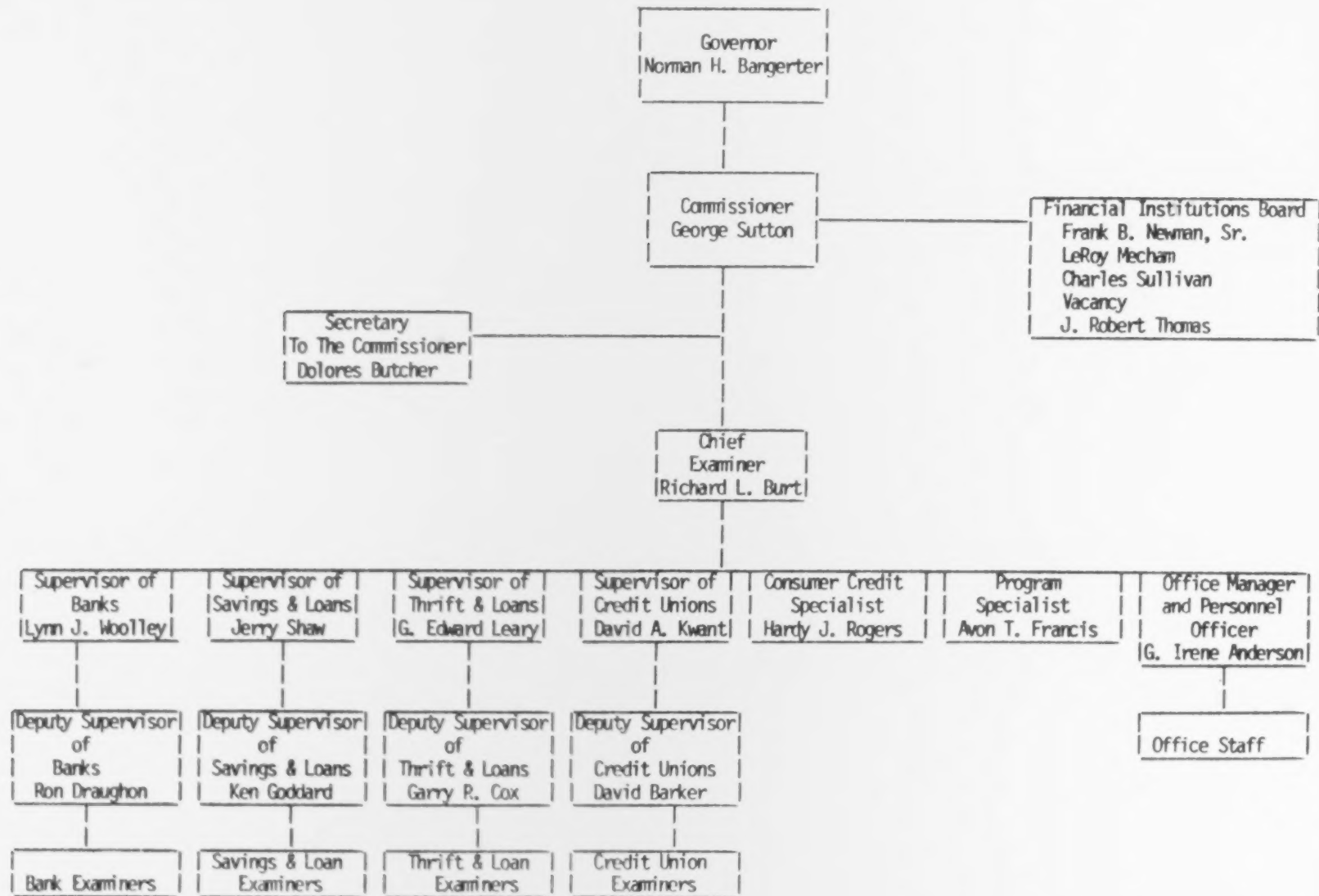
	June 30, 1986		June 30, 1987		
	<u>No of Institutions</u>	<u>Total Assets</u>	<u>No of Institutions</u>	<u>Total Assets</u>	<u>% of Change</u>
<u>Commercial Banks</u>					
State	45	3,469,794	38	3,637,801	4.8
National	7	6,452,990	7	6,716,210	4.1
Total	52	9,922,784	45	10,354,011	4.2
<u>Savings & Loan Assns</u>					
State	10	4,547,770	7	1,147,324	(74.8)
Federal	5	1,145,645*	7	5,255,143*	358.7
Total	15	5,693,415	14	6,402,467	12.5
<u>Credit Unions</u>					
(State Chartered Only)	166	1,721,808	154	1,856,770	7.8
<u>Industrial Loan Corporations</u>	37	732,896	19	424,552	(42.1)
		18,070,903		19,037,800	5.4

*Does not include Deseret Federal Savings and Loan Association.

The following officials served as Bank Commissioner of the State of Utah and Commissioner of Financial Institutions for the years shown:

Charles A. Glazier	1913 to 1917
W. E. Evans	1917 to 1919
N. T. Porter	1919 to 1921
Seth Pixton	1921 to 1929
W. H. Hadlock	1929 to 1932
J. A. Malia	1932 to 1935
R. F. Starley	1935 to 1945
J. M. Knapp	1945 to 1949
Roy W. Simmons	1949 to 1951
Louis S. Leatham	1951 to 1956
Seth H. Young	1956 to 1960
Spencer C. Taylor	1960 to 1965
W. S. Brimhall	1965 to 1979
M. D. Borthick	1979 to 1981
R. L. Burt (acting)	1981 to 1982
Elaine B. Weis	1982 to 1987
George Sutton	1987 to date

STATE DEPARTMENT OF FINANCIAL INSTITUTIONS



STATE OF UTAH
Department of Financial Institutions
Personnel

Administration

George Sutton

Commissioner of Financial Institutions
and Administrator of Consumer Credit
Secretary to Commissioner
Chief Examiner
Program Specialist
Consumer Credit Specialist

Dolores Butcher
Richard L. Burt
Avon T. Francis
Hardy J. Rogers

Supervisors

David A. Kwant
G. Edward Leary
James E. Shaw
Lynn J. Woolley

Supervisor of Credit Unions
Supervisor of Thrift Institutions
Supervisor of Savings & Loans
Supervisor of Banks

Deputy Supervisors

David Barker
Garry R. Cox
Ronald R. Draughon
Ken Goddard

Deputy Supervisor of Credit Unions
Deputy Supervisor of Thrift Institutions
Deputy Supervisor of Banks
Deputy Supervisor of Savings & Loans

Examiners

Jonathan Bronson
Boyd E. Carlsen
Brent Gardner
Teresa Garff
Rex A. Madson
Santos T. Ontiveros
William Opperman
Orla Beth Peck
William Reuling
Aleta E. St. Louis
James Sorenson
Lonny J. Stillman
Stewart G. Vernon

Clerical

G. Irene Anderson Office Manager
Wendy M. Webb Office Technician

Members of State Board of Financial Institutions

Term Expires

George Sutton
Frank B. Newman, Sr.
LeRoy Mecham
Charles Sullivan
J. Robert Thomas

Chairman

7-01-89
7-01-87
7-01-89
7-01-87

APPROPRIATION

July 1, 1986 to June 30, 1987

July 1, 1986 to June 30, 1987	1,490,100
From Financial Institutions Restricted Fund	
Share General Government Overhead	28,800
Total Appropriations for period shown	1,518,900

EXPENDITURES

July 1, 1986 to June 30, 1987

Personal Services	952,541
Employer's Contributions:	
Retirement	119,913
Other Employment Benefits	137,728
Travel Expense	46,909
Current Expense	73,668
Capital Outlay	6,355
Share of Government Overhead	28,800
Total Expenditures	1,365,914
Balance of Appropriation Unexpended	
Lapsed to Restricted Fund Balance	152,986
*Total expenditures for period shown	1,518,900

*Does not include \$182,237 expended from Restricted Fund Account for legal, professional and miscellaneous expenses involved with the industrial loan corporations with thrift powers and the Industrial Loan Guaranty Corporation.

CASH RECEIPTS
July 1, 1986 to June 30, 1987

<u>FEES:</u>	<u>1986-1987</u>
Banks Basic Fees	432,931.95
Savings/Building & Loan Associations Supervisory and Examination Fees	179,526.04
Industrial Loan Corporations Basic Fees & Examinations	200,927.60
Credit Unions Basic Fees & Examinations	427,263.49
Regulated Lenders Registration Fees	106,657.24
Financial Institution Holding Companies Annual Fees	1,600.00
Examination Fees	11,625.00
Management Certification Fees	15,775.00
Applications	21,645.00
Securities Applications	3,500.00
Money Order Vendors	600.00
Miscellaneous	2,712.56
Reimbursements	2,464.51
Total Deposited with State Treasurer	1,407,228.39

COMPARATIVE REPORT OF TOTAL ASSETS OF INSTITUTIONS
SUPERVISED BY THE COMMISSIONER OF FINANCIAL INSTITUTIONS
(FIGURES IN THOUSANDS)

Name of Industry	<u>June 30, 1986</u>			<u>June 30, 1987</u>			Increase or (Decrease)
	No. of Institutions	No. of Branches	Total Assets	No. of Institutions	No. of Branches	Totals Assets	
State Banks	45	156	3,469,794	38	163	3,637,801	168,007+
Savings/Building & Loan Associations	10	152*	4,547,770	7	20	1,147,324	(3,400,446)
Credit Unions	166	68	1,721,808	154	73	1,856,769	134,961+
Industrial Loan Corporations	31	49	732,896	19	26	424,552	(308,344)

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Name of Industry	<u>December 31, 1985</u>			<u>December 31, 1986</u>			Increase or (Decrease)
	No. of Institutions	No. of Other Offices	Total Assets	No. of Institutions	No. of Other Offices	Total Assets	
Supervised Lender Licenses	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Registered Regulated Lender	1,616	(not requested)		1,544	(not requested)		

*Includes out-of-state branches

TREND OF ASSETS
Institutions Under Supervision of Department of Financial Institutions
(Figures in thousands)

Year End	STATE BANKS		STATE SAVINGS BUILDING AND LOAN ASSOCIATIONS		INDUSTRIAL LOAN CORPORATIONS		SUPERVISED LENDERS		STATE CREDIT UNIONS	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1980	66	3,302,942	11	3,025,707	56	392,495	67	293,162	218	801,508
1981	55	2,767,418	11	3,680,383	57	522,363	50	275,441	204	852,621
1982	54	2,947,086	11	3,685,213	56	605,140	44	214,984	191	1,017,348
1983	53	3,251,696	11	4,069,861	53	670,178	43	239,375	184	1,158,035
1984	51	3,443,857	11	4,893,673	37	793,141	46	599,429	181	1,286,642
1985	47	3,348,045*	10	4,545,514	31	771,516	0	**	174	1,506,041
1986	44	3,841,976	10	4,514,330	20	474,069	0	**	159	1,774,424

* Figures of Pioneer State Bank and Utah Firstbank not included - call reports not received.

** Supervised Lenders now regulated lenders (per Title 70C)

B A N K S

STATE BANKS - June 30, 1987

<u>Name of Bank</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Cashier</u>
Bank of American Fork 33 East Main	American Fork	Utah	1913	Glen T. Anderson	Larry R. Miner
Bank of Ephraim 2 North Main	Ephraim	Sanpete	1905	Curtis J. Armstrong	Gerald D. Naylor
Bank of Utah 2605 Washington Blvd.	Ogden	Weber	1952	Roy C. Nelson	Richard L. Chamberlain
Barnes Banking Company 33 South Main	Kaysville	Davis	1891	Alan B. Blood	David J. Walker
Basin State Bank 363 East Main	Vernal	Uintah	1980	Howard R. Carroll	Marlene Atwood
Bonneville Bank 1675 N. 2nd West	Provo	Utah	1978	J. Douglas Christensen	Roger Bjarnson
Brighton Bank 7101 Highland Drive	Salt Lake City	Salt Lake	1978	James R. Fraser	Philip C. Gibson
Cache Valley Bank 460 North Main	Logan	Cache	1975	Kent A. Webb	Ann Nielsen
Capital City Bank 2200 South State St.	Salt Lake City	Salt Lake	1977	Norton Parker	Dona C. Killian
Central Bank and Trust Company 202 South Main	Springville	Utah	1891	F. Calvin Packard	D. Blaine Hadley
Citibank (Utah) 3135 South 13th East	Salt Lake City	Salt Lake	1985	Larry B. Frost	Becky Appood
Commercial Security Bank 2491 Washington Blvd.	Ogden	Weber	1925	Ross E. Kendall	Brent L. Milne
Community First Bank 180 South State	Clearfield	Davis	1917	Harold C. Steed	Cleon Johnson
Continental Bank & Trust Co. 200 South Main	Salt Lake City	Salt Lake	1952*	James C. Stewart	Lou Goodwin
Cottonwood Security Bank 3826 South 2300 East	Salt Lake City	Salt Lake	1978	Preston L. Jackson	Christine S. Mills
Davis County Bank 12 West State	Farmington	Davis	1892	Carl W. Buchanan	Kay M. Christensen
Deseret Bank 66 South Main	Pleasant Grove	Utah	1911	Kay L. Jacobs	Geraldine A. Peay

<u>Name of Bank</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Cashier</u>
Dixie State Bank 1 South Main	St. George	Washington	1970	John W. Hickman	R. S. Miles.
Draper Bank and Trust 903 East 12300 South	Draper	Salt Lake	1968*	Dewey C. Bluth	D. Grant Johnson
Far West Bank 201 E. Center	Provo	Utah	1975	Edward V. Blanchard	Rick Anderson
Golden Spike Bank 25 N. Tremont	Tremonton	Box Elder	1979	Brian Mendenhall	Darwin Nielsen
Guardian State Bank 142 E. 200 South	Salt Lake	Salt Lake	1980	Dan P. Mercer	Kathryn A. Schenk
Gunnison Valley Bank Gunnison City	Gunnison	Sanpete	1909	Eugene Overfelt	Marge Coates
Holladay Bank and Trust 2020 East 4800 South	Salt Lake City	Salt Lake	1973	Ronald Spratling, Jr.	Stephen R. Hansen
Lewiston State Bank 17 East Center	Lewiston	Cache	1905	Rex G. Plowman	Anthony Jon Hall
Pioneer Bank 151 South Main	Salt Lake City	Salt Lake	1976	William Lapsley	Jill H. Bischoff
Rocky Mountain State Bank 2163 E. 33rd South	Salt Lake City	Salt Lake	1976	Preston Jackson	Aleka P. DeLauro
Sandy State Bank 140 West 9000 South	Sandy	Salt Lake	1977	Paul Kingston	Rachel O. Young
Silver King State Bank 1650 Park Avenue	Park City	Summit	1971	R. A. Wilde	Florinda Darcey
State Bank of Southern Utah 26 North Main	Cedar City	Iron	1957	Kerry Jones	John R. Westwood
Sun Capital Bank 60 South 100 East	St. George	Washington	1974	D. E. Schmutz	John W. Allen
Tracy Collins Bank & Trust 107 S. Main	Salt Lake City	Salt Lake	1884	Charles R. Canfield	Duane Thurber
United Bank 5595 So. State	Murray	Salt Lake	1973	Kenneth M. Stats	Dorothy Ross Alder
Utah Bank & Trust 280 West 1500 South	Bountiful	Davis	1967*	M. H. Atwood	D. Gary Ashby
Utah Independent Bank 55 South State	Salina	Sevier	1977	Robert B. White Jr.	Mike Shaw

<u>Name of Bank</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Cashier</u>
Valley Bank & Trust Co. 185 South State	Salt Lake City	Salt Lake	1948	Fred H. Stringham	Roy E. Barker
Valley Central Bank Main and Center	Richfield	Sevier	1972	Fernal D. Huntsman	Dennis O. Larson
Wasatch Bank 1220 South 800 East	Orem	Utah	1971	Jackson Howard	Peter O. Holmgren

*Date converted to a state chartered bank

NATIONAL BANKS IN THE STATE OF UTAH
As of June 30, 1987

<u>Name of Bank</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Cashier</u>
American Investment Bank, N.A.	Salt Lake City	Salt Lake	1984	K. Eric Gardner	
First Interstate Bank of Utah, N.A.	Salt Lake City	Salt Lake	1859	Leon G. Harmon	Gary F. Matern
First National Bank of Layton	Layton	Davis	1905	Ralph W. Firth	Kent Dee Smith
First National Bank of Morgan	Morgan	Morgan	1903	Grant Francis	Richard K. Sommers
First Security Bank of Utah, N.A.	Ogden	Weber	1881	Robert T. Heiner	Robert L. Richardson
First Western National Bank	Moab	Grand	1962	I. D. Nightingale	Frankie Nightingale
Zions First National Bank	Salt Lake City	Salt Lake	1873	Ronald S. Hanson	G. Donald Rocha

STATE BANKS
Thirty-Eight Banks - One Hundred Sixty-Three Branches
June 30, 1987

<u>Name of Bank</u>	<u>City</u>	<u>County</u>
Bank of American Fork	American Fork	Utah
Alpine	Alpine	Utah
Bank of Ephraim	Ephraim	Sanpete
Bank of Utah	Ogden	Weber
Ben Lomond	Ogden	Weber
Clearfield	Clearfield	Davis
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Roy	Roy	Weber
Seventh South	Salt Lake City	Salt Lake
South Ogden	South Ogden	Weber
Washington Terrace	Washington Terrace	Weber
West Temple	Salt Lake City	Salt Lake
Barnes Banking Company	Kaysville	Davis
Basin State Bank	Vernal	Uintah
Bonneville Bank	Provo	Utah
Brighton Bank	Salt Lake City	Salt Lake
Broadway	Salt Lake City	Salt Lake
Family Place	Salt Lake City	Salt Lake
North Temple	Salt Lake City	Salt Lake
Third West	Salt Lake City	Salt Lake
Cache Valley Bank	Logan	Cache
Capital City Bank	South Salt Lake	Salt Lake
City Branch	Salt Lake City	Salt Lake
West Valley	West Valley	Salt Lake
Trolley Branch	Salt Lake City	Salt Lake
Parkview	Salt Lake City	Salt Lake
Central Bank & Trust	Springville	Utah
Mapleton	Mapleton	Utah
Orem	Orem	Utah
Payson	Payson	Utah
Provo	Provo	Utah
Riverside Plaza	Provo	Utah
Spanish Fork	Spanish Fork	Utah
Citibank (Utah)	Salt Lake City	Salt Lake
Crossroads Plaza	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Ogden	Ogden	Weber
Orem	Orem	Utah
Commercial Security Bank	Ogden	Weber
4th East 4th South	Salt Lake City	Salt Lake
21st South	Salt Lake City	Salt Lake
Beehive	Salt Lake City	Salt Lake
Crossroads	Salt Lake City	Salt Lake
East Layton	East Layton	Davis
Grantsville	Grantsville	Tooele

<u>Name of Bank</u>	<u>City</u>	<u>County</u>
Commercial Security Bank (cont.)		
Green River	Green River	Emery
Harrison Blvd.	Ogden	Weber
Helper	Helper	Carbon
Kamas	Kamas	Summit
Logan	Logan	Cache
Midvale	Midvale	Salt Lake
Murray	Murray	Salt Lake
North Ogden	Ogden	Weber
North Salt Lake	North Salt Lake	Davis
Olympus Hills	Salt Lake City	Salt Lake
Orem	Orem	Utah
Price	Price	Carbon
Provo	Provo	Utah
Roy	Roy	Weber
South State	Salt Lake City	Salt Lake
Southwest	South Ogden	Weber
Sugarhouse	Salt Lake City	Salt Lake
Tooele	Tooele	Tooele
Tremonton	Tremonton	Box Elder
University	Salt Lake City	Salt Lake
Washington Terrace	Washington Terrace	Weber
Waterbury	Salt Lake City	Salt Lake
Wendover	Wendover	Tooele
Community First Bank	Clearfield	Davis
Clinton	Clinton	Davis
Layton	Layton	Davis
Sunset	Sunset	Davis
Syracuse	Syracuse	Weber
Continental Bank & Trust Co.	Salt Lake City	Salt Lake
Central	Salt Lake City	Salt Lake
Fourth South	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Midvale	Midvale	Salt Lake
Ogden	Ogden	Weber
Provo	Provo	Utah
Redwood Road	Salt Lake City	Salt Lake
Research Park	Salt Lake City	Salt Lake
Sandy	Salt Lake City	Salt Lake
Seventieth South	Salt Lake City	Salt Lake
South Temple	Salt Lake City	Salt Lake
Sugar House	Salt Lake City	Salt Lake
Cottonwood Security Bank	Salt Lake City	Salt Lake
Canyon Branch	Salt Lake City	Salt Lake
Davis County Bank	Farmington	Davis
Centerville	Centerville	Davis
Layton	Layton	Davis
Deseret Bank	Pleasant Grove	Utah
American Fork	American Fork	Utah
Lehi	Lehi	Utah
Lindon	Lindon	Utah
Orem	Orem	Utah
Provo	Provo	Utah

<u>Name of Bank</u>	<u>City</u>	<u>County</u>
Dixie State Bank	St. George	Washington
Hurricane	Hurricane	Washington
Parowan	Parowan	Iron
Escalante	Escalante	Garfield
Draper Bank and Trust	Draper	Salt Lake
Redwood Road	South Jordan	Salt Lake
Sandy	Sandy	Salt Lake
West Jordan	West Jordan	Salt Lake
Far West Bank	Provo	Utah
Fairview	Fairview	Sanpete
Loa	Loa	Wayne
Mt. Pleasant	Mt. Pleasant	Sanpete
North Provo	Provo	Utah
Salem	Salem	Utah
Orem	Orem	Utah
Golden Spike Bank	Tremonton	Box Elder
North Logan	Logan	Cache
Guardian State Bank	Salt Lake City	Salt Lake
Cottonwood Heights	Salt Lake City	Salt Lake
Kearns	Kearns	Salt Lake
Gunnison Valley Bank	Gunnison	Sanpete
Holladay Bank & Trust	Salt Lake City	Salt Lake
Lewiston State Bank	Lewiston	Cache
Pioneer Bank	Salt Lake City	Salt Lake
Rocky Mountain State Bank	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Sandy State Bank	Sandy	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Silver King State Bank	Park City	Summit
Park City	Park City	Summit
State Bank of Southern Utah	Cedar City	Iron
Circleville	Circleville	Piute
Kanab	Kanab	Kane
Long Valley	Orderville	Kane
Sun Capital Bank	St. George	Washington
Commercial Center	St. George	Washington
Tracy-Collins Bank & Trust	Salt Lake City	Salt Lake
American	Salt Lake City	Salt Lake
Brighton	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
County Branch	Salt Lake City	Salt Lake
Foothill Village	Salt Lake City	Salt Lake
Holladay Office	Salt Lake City	Salt Lake
Hunter (Copperview)	West Valley	Salt Lake
Midtown Office	Salt Lake City	Salt Lake
Midvale	Midvale	Salt Lake
North Salt Lake	North Salt Lake	Davis
SLC International Airport #1	Salt Lake City	Salt Lake
SLC International Airport #2	Salt Lake City	Salt Lake
Sandy	Sandy	Salt Lake
Snowbird	Alta	Salt Lake
South Salt Lake	Salt Lake City	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
West Jordan	West Jordan	Salt Lake

<u>Name of Bank</u>	<u>City</u>	<u>County</u>
Tracy-Collins Bank & Trust (cont.)		
West Valley	West Valley	Salt Lake
Woods Cross	Woods Cross	Davis
United Bank	Murray	Salt Lake
Utah Bank and Trust	Bountiful	Davis
Centerville	Centerville	Davis
Main Street	Salt Lake City	Salt Lake
Murray	Murray	Salt Lake
Sugarhouse	Salt Lake City	Salt Lake
Utah Independent Bank	Salina	Sevier
Beaver	Beaver	Beaver
Valley Bank & Trust Co.	Salt Lake City	Salt Lake
Alta View	Sandy	Salt Lake
Bennion Family Center	Salt Lake City	Salt Lake
Bountiful	Bountiful	Davis
Brigham City	Brigham City	Box Elder
Broadway	Salt Lake City	Salt Lake
City Center	Salt Lake City	Salt Lake
Cottonwood	Salt Lake City	Salt Lake
Delta	Delta	Millard
East 39th South	Salt Lake City	Salt Lake
East Murray	Salt Lake City	Salt Lake
Family Center	Salt Lake City	Salt Lake
Fashion Place	Salt Lake City	Salt Lake
Foothill	Salt Lake City	Salt Lake
Glendale	Salt Lake City	Salt Lake
Granger	West Valley	Salt Lake
Granger/Hunter	West Valley	Salt Lake
Granite Park	Salt Lake City	Salt Lake
Heber	Heber City	Wasatch
Highland Drive	Salt Lake City	Salt Lake
Holladay	Salt Lake City	Salt Lake
Nephi	Nephi	Juab
Ogden	Ogden	Weber
Olympus	Salt Lake City	Salt Lake
Orem	Orem	Utah
Redwood Road	Salt Lake City	Salt Lake
Riverdale	Riverdale	Weber
Sandy	Sandy	Salt Lake
Sandy (South)	Sandy	Salt Lake
South Salt Lake	South Salt Lake	Salt Lake
South Temple	Salt Lake City	Salt Lake
Spanish Fork	Spanish Fork	Utah
Taylorsville	Taylorsville	Salt Lake
West Jordan	West Jordan	Salt Lake
Valley Central Bank	Richfield	Sevier
Wasatch Bank	Orem	Utah
Santaquin	Santaquin	Utah
Lehi	Lehi	Utah
Pleasant Grove	Pleasant Grove	Utah

OPERATING STATE BANKS AND BRANCHES:

State Banks - June 30, 1986 - - - - -	45
Branches - June 30, 1986 - - - - -	153
Branches approved but not opened June 30, 1986 - - - - -	3
State banks - June 30, 1987 - - - - -	38
Branches - June 30, 1987 - - - - -	162
Branches approved but not opened June 30, 1987 - - - - -	1

	<u>Date Approved</u>	<u>Date Opened</u>
<u>Branch Banks Approved:</u>		
Golden Spike		
2200 North Main, North Logan, Utah	08-11-86	10-22-86

	<u>Date</u>
<u>Banks Closed:</u>	
Bank of Iron County, reopened as branches of Dixie State Bank	04-10-86
Heritage Bank, reopened as branches of First Interstate of Bank of Utah, N.A.	04-29-86

<u>Branches Closed:</u>	
Citibank (Utah)	
3601 South 2700 West, SLC, Utah	09-15-86
Continental Bank and Trust Company	
58 West 2nd South, SLC, Utah	01-30-87
2060 East 2100 South, SLC, Utah	01-30-87
Dixie State Bank	
LaVerkin	06-01-87

<u>Mergers:</u>	
Rocky Mountain State Bank of Bountiful merged into:	
Rocky Mountain State Bank	10-01-86
First Security State Bank merged into:	
First Security Bank of Utah, N.A.	01-30-87
Wasatch Bank of Pleasant Grove merged into:	
Wasatch Bank	04-01-87
Wasatch Bank of Lehi merged into:	
Wasatch Bank	04-01-87
Union Bank merged into:	
Capital City Bank	04-30-87

STATE BANKS MEMBERS OF FEDERAL RESERVE SYSTEM

Bank of Ephraim	Ephraim
Bank of Utah	Ogden
Barnes Banking Company	Kaysville
Cache Valley Bank	Logan
Continental Bank and Trust Company	Salt Lake City
Cottonwood Security Bank	Salt Lake City
Guardian State Bank	Kearns
Rocky Mountain State Bank	Salt Lake City
Sandy State Bank	Sandy
Tracy-Collins Bank and Trust Company	Salt Lake City
Utah Independent Bank	Salina
Valley Bank and Trust Company	Salt Lake City

STATE BANKS WITH SPECIAL TRUST POWERS

Bank of Utah	Ogden
Central Bank and Trust Company	Springville
Commercial Security Bank	Ogden
Holladay Bank and Trust Company	Holladay
Tracy-Collins Bank and Trust Company	Salt Lake City
Valley Bank and Trust Company	South Salt Lake

STATE BANKS WITH LIMITED TRUST POWERS

Davis County Bank	Farmington
Guardian State Bank	Salt Lake City

TRUST COMPANIES

Deseret Trust Company	Salt Lake City
Steiner Trust Company	Ogden
Moore Trust Company	Salt Lake City

FOREIGN CORPORATION WITH LIMITED TRUST POWERS

Irving Trust Company	New York City
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NATIONAL BANKS WITH SPECIAL TRUST POWERS

First Interstate Bank of Utah, N.A.	Salt Lake City
First Security Bank of Utah, N.A.	Ogden
Zions First National Bank	Salt Lake City

38 STATE AND 7 NATIONALLY CHARTERED BANKS - June 30, 1987
FIGURES IN THOUSANDS

	TOTAL STATE NATIONAL	TOTAL STATE BANKS	BANK OF AMERICAN FORE	BANK OF EPHRAIM	BANK OF UTAH	BARNES BANKING COMPANY	BASIN STATE BANK	BOWNE- VILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK
ASSETS											
1 Cash and balances due from depository institutions											
a. Noninterest-bearing balances and currency and coin	744,578	254,378	4,029	605	11,411	2,481	1,708	1,786	4,809	1,021	4,412
b. Interest-bearing balances	518,496	35,559	0	215	55	398	198	100	0	0	0
2 Securities	1,250,593	639,481	26,036	3,129	20,876	32,787	0	0	3,957	86	4,004
3 Federal funds sold and securities purchased under agr. to resell	639,279	210,784	7,400	2,650	2,800	2,400	2,700	3,000	6,200	775	4,500
4 Loans and lease financing receivables											
a. Loans and leases, net of unearned income	6,678,323	2,287,964	32,172	12,188	84,380	28,049	8,485	10,385	32,013	8,793	39,888
b. LESS: Allowance for loan and lease losses	126,278	31,822	445	121	872	207	98	81	336	218	452
c. LESS: Allocated transfer risk reserve	0	0	0	0	0	0	0	0	0	0	0
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	6,552,045	2,256,142	31,727	12,067	83,508	27,842	8,387	10,304	31,677	8,575	39,436
5 Assets held in trading accounts	55,182	192	0	0	0	0	0	0	0	0	0
6 Premises and fixed assets (including capitalized leases)	184,453	100,082	666	27	5,868	528	983	258	917	66	1,677
7 Other real estate owned	85,080	39,360	482	619	537	0	455	98	157	357	969
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	8,465	13	0	0	0	0	0	0	0	0	0
10 Intangible assets	32,851	28,418	0	0	0	0	0	0	0	0	0
11 Other assets	183,987	73,392	912	555	1,728	1,158	250	309	914	609	1,746
12 TOTAL ASSETS	10,754,011	3,637,801	71,252	19,867	126,781	67,594	14,681	15,855	48,631	11,489	56,744
LIABILITIES											
13 Deposits											
a. In domestic offices	8,355,412	3,101,113	62,325	16,673	112,570	55,774	13,990	14,364	44,509	10,655	52,293
(1) Noninterest-bearing	1,701,845	630,134	7,551	2,898	25,486	8,278	1,482	3,870	17,278	3,286	17,289
(2) Interest-bearing	6,653,567	2,470,979	54,774	13,775	87,084	47,496	12,516	10,494	27,231	7,369	34,984
b. In foreign offices, Edge and Agreement subsidiaries	107,184	0	0	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	0	0	0	0	0	0	0	0	0	0	0
(2) Interest-bearing	107,184	0	0	0	0	0	0	0	0	0	0
14 Federal funds purchased and securities sold under agr. to repurch.	877,695	157,874	0	0	2,692	0	0	0	0	0	0
15 Demand notes issued to U.S. Treasury	45,771	11,141	0	0	1,306	509	0	0	0	0	0
16 Other borrowed money	70,084	6,562	0	0	0	0	0	0	0	0	0
17 Mortgage indebtedness and obligations under capitalized leases	19,063	12,501	0	0	0	0	0	0	388	95	53
18 Bank's liability on acceptances executed and outstanding	8,465	13	0	0	0	0	0	0	0	0	0
19 Notes and debentures subordinated to deposits	50,366	9,246	0	0	2,383	0	0	0	0	73	0
20 Other liabilities	117,113	35,100	550	134	730	463	66	170	673	44	267
21 TOTAL LIABILITIES	9,651,153	3,333,550	62,875	16,807	119,681	56,746	14,064	14,534	45,570	10,867	52,593
22 Limited-life preferred stock	0	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL											
23 Perpetual preferred stock	771	771	0	0	0	0	0	0	0	71	0
24 Common stock	120,557	66,622	125	50	3,231	210	935	425	500	850	1,200
25 Surplus	282,140	151,912	2,575	600	3,527	2,444	650	279	1,308	131	2,180
26 Undivided profits and capital reserves	296,390	87,046	5,677	2,410	342	8,194	(968)	617	1,261	(430)	771
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	700,458	304,251	8,377	3,060	7,100	10,848	617	1,321	3,061	622	4,151
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	10,354,011	3,637,801	71,252	19,867	126,781	67,594	14,681	15,855	48,631	11,489	56,744

39 STATE AND 7 NATIONALLY CHARTERED BANKS - June 30, 1987
FIGURES IN THOUSANDS

	CENTRAL BANK AND TRUST	CITIBANK UTAH	COMMERCIAL SECURITY BANK	COMMUNITY FIRST BANK	CONTINENTAL BANK & TRUST	COTTONWOOD SECURITY BANK	DAVIS COUNTY BANK	DESBERRY BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	PAR WEST BANK	GOLDEN SPRING BANK
ASSETS												
1 Cash and balances due from depository institutions	5,136	3,462	65,333	3,061	25,835	904	1,880	6,505	10,384	4,916	2,349	649
a. Noninterest-bearing balances and currency and coin	0	0	2,000	1,239	8,067	297	1,200	0	0	198	600	0
b. Interest-bearing balances	21,630	100	163,291	22,920	73,828	18	5,584	39,330	4,907	11,514	120	950
2 Securities	4,500	42,200	10,000	3,500	21,300	700	6,000	525	6,114	8,000	7,765	0
3 Federal funds sold and securities purchased under agr. to resell												
4 Loans and lease financing receivables	51,188	89,784	506,620	19,852	177,183	6,601	13,468	48,148	41,192	60,316	29,479	3,678
a. Loans and leases, net of unearned income	803	1,610	5,000	255	2,273	107	113	632	3,162	743	223	10
b. LBSB: Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0	0	0
c. LBSB: Allocated transfer risk reserve												
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	50,385	88,174	501,620	19,597	174,910	6,494	13,355	47,515	38,030	59,573	29,256	3,668
5 Assets held in trading accounts	0	0	0	0	192	0	0	0	0	0	0	0
6 Premises and fixed assets (including capitalized leases)	3,327	1,535	16,427	1,145	11,225	778	1,436	1,675	2,982	1,424	2,698	648
7 Other real estate owned	544	305	7,934	203	295	334	0	780	611	945	608	0
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	0	0	0	0	13	0	0	0	0	0	0	0
10 Intangible assets	77	2,816	2,034	0	20,772	0	0	0	0	0	380	182
11 Other assets	2,115	8,147	13,273	651	5,963	185	283	1,776	1,626	1,244	1,300	98
12 TOTAL ASSETS	87,924	146,739	781,912	52,380	344,400	9,710	29,738	98,106	64,654	87,814	45,076	6,195
LIABILITIES												
13 Deposits	77,291	116,405	641,045	43,951	237,707	8,811	26,261	87,867	59,185	80,910	41,553	5,198
a. In domestic offices	13,930	3,840	146,377	8,096	50,369	1,976	4,324	15,811	10,952	19,507	6,697	1,137
(1) Noninterest-bearing	63,301	112,565	494,668	35,855	187,338	6,835	21,937	72,056	48,233	61,463	34,856	4,061
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	0	0
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	0	0	0	0	0	0	0	0	0	0	0	0
(2) Interest-bearing	0	0	75,037	0	52,108	0	0	0	0	488	0	0
14 Federal funds purchased and securities sold under agr. to repurchase	0	15	0	431	1,865	0	0	0	0	0	0	0
15 Demand notes issued to U.S. Treasury	104	4,842	0	0	76	0	0	0	906	0	0	157
16 Other borrowed money	0	0	3,317	0	786	13	0	0	0	0	0	0
17 Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	13	0	0	0	0	0	0	0
18 Bank's liability on acceptances executed and outstanding	0	0	2,350	0	2,000	0	0	0	0	0	0	0
19 Notes and debentures subordinated to deposits	1,763	956	7,142	370	4,742	103	378	565	991	962	461	4
20 Other liabilities	79,158	122,218	728,891	44,752	299,297	8,927	26,639	88,432	61,082	82,360	42,014	5,359
21 TOTAL LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0
22 Limited-life preferred stock	0	0	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL												
23 Perpetual preferred stock	0	0	0	0	0	0	0	0	0	0	0	0
24 Common stock	528	1	2,625	385	12,491	300	100	100	767	200	313	90
25 Surplus	1,572	27,749	26,700	2,100	37,574	300	1,000	4,400	970	500	356	810
26 Undivided profits and capital reserves	6,666	(3,229)	23,696	5,143	(962)	183	1,999	5,174	1,835	4,754	2,393	(64)
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	8,766	24,521	53,021	7,628	45,103	783	3,099	9,674	3,572	5,454	3,062	876
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	87,924	146,739	781,912	52,380	344,400	9,710	29,738	98,106	64,654	87,814	45,076	6,195

38 STATE AND 7 NATIONALLY CHARTERED BANKS - June 30, 1987
FIGURES IN THOUSANDS

	GUARDIAN STATE BANK	CUMMISON VALLEY BANK	HOLLADAY BANK AND TRUST	LEWISTON STATE BANK	PIONEER BANK	ROCKY MT. STATE BANK	SANDY STATE BANK	SILVER KING STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	TRACY COLLINS BK. AND TRUST	UNITED BANK
ASSETS												
1 Cash and balances due from depository institutions	2,333	809	636	1,166	441	2,386	949	1,111	2,365	1,237	16,172	2,251
a. Noninterest-bearing balances and currency and coin	0	0	1,861	3,953	0	1,889	476	200	200	100	5,000	99
b. Interest-bearing balances	214	4,200	657	7,306	0	149	739	353	14,044	837	24,225	1,240
2 Securities	2,100	1,530	272	4,000	1,550	600	250	2,618	850	0	1,000	2,112
3 Federal funds sold and securities purchased under agr. to resell												
4 Loans and lease financing receivables	20,819	12,642	9,384	13,675	4,511	12,441	7,393	18,320	36,701	15,969	194,090	17,390
a. Loans and leases, net of unearned income	262	177	134	195	75	644	83	224	960	155	2,260	261
b. LESS: Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0	0	0
c. LESS: Allocated transfer risk reserve												
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	20,557	12,465	9,250	13,480	4,436	11,797	7,310	18,096	35,741	15,814	191,830	17,129
5 Assets held in trading accounts	586	14	536	124	372	384	289	992	1,637	447	12,494	881
6 Premises and fixed assets (including capitalized leases)	700	80	882	176	154	859	551	499	543	128	8,445	105
7 Other real estate owned	0	0	0	0	0	0	0	0	0	0	0	0
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	231	0
9 Customers' liability to this bank on acceptances outstanding	0	0	0	0	0	0	0	0	0	0	4,576	435
10 Intangible assets	538	490	313	400	65	503	428	285	1,421	364	263,973	24,252
11 Other assets	27,628	19,588	14,407	30,605	7,018	18,567	10,992	24,154	56,801	18,927		
12 TOTAL ASSETS												
LIABILITIES												
13 Deposits	25,629	16,682	12,898	26,241	6,305	17,864	9,834	21,060	51,443	17,017	239,332	21,482
a. In domestic offices	4,645	2,648	1,627	1,809	1,729	4,076	3,402	6,102	8,660	2,823	45,859	6,502
(1) Noninterest-bearing	20,984	14,034	11,271	24,432	4,576	13,788	6,432	14,958	42,783	14,194	193,473	14,980
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	0	0
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	0	0	0	0	0	0	0	0	0	300	4,306	0
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	2,144	0
14 Federal funds purchased and securities sold under agr. to repurch.	0	134	0	52	0	0	182	76	0	0	0	0
15 Demand notes issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0	117	264
16 Other borrowed money	0	0	32	0	0	86	106	241	0	0	0	0
17 Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0	0	0	0	0	2,200	0
18 Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0	0	107	0	73	2,027	486
19 Notes and debentures subordinated to deposits	118	196	71	259	57	117	50	151	357			
20 Other liabilities	25,747	17,012	13,001	26,552	6,362	18,067	10,172	21,635	51,800	17,390	250,126	22,232
21 TOTAL LIABILITIES												
22 Limited-life preferred stock	0	0	0	0	0	0	0	0	0	0	0	700
EQUITY CAPITAL												
23 Perpetual preferred stock	0	0	0	0	0	0	0	0	0	0	11,000	450
24 Common stock	1,100	100	702	300	810	675	500	1,085	228	302	6,285	1,240
25 Surplus	1,100	600	161	1,700	1,019	1,125	668	679	2,624	706	(3,438)	(370)
26 Undivided profits and capital reserves	(119)	1,876	543	2,053	(1,193)	(1,300)	(348)	755	2,149	529	0	0
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0	0	0	13,847	2,020
28 TOTAL EQUITY CAPITAL	1,881	2,576	1,406	4,053	656	500	820	2,519	5,001	1,537		
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	27,628	19,588	14,407	30,605	7,018	18,567	10,992	24,154	56,801	18,927	263,973	24,252

38 STATE AND 7 NATIONALLY CHARTERED BANKS - June 30, 1987
FIGURES IN THOUSANDS

	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK
ASSETS					
1 Cash and balances due from depository institutions	5,771	1,049	46,901	1,828	3,697
a. Noninterest bearing balances and currency and coin	0	543	6,011	0	600
b. Interest-bearing balances	21,938	428	124,719	602	2,763
2 Securities	17,300	1,115	28,500	1,308	2,650
3 Federal funds sold and securities purchased under agr. to resell					
4 Loans and lease financing receivables	30,258	7,882	531,502	24,353	26,566
a. Loans and leases, net of unearned income	464	71	7,524	281	290
b. LESS: Allowance for loan and lease losses	0	0	0	0	0
c. LFS: Allocated transfer risk reserve					
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	29,794	7,811	523,978	24,078	26,276
5 Assets held in trading accounts	0	0	0	0	0
6 Premises and fixed assets (including capitalized leases)	739	422	20,292	405	1,170
7 Other real estate owned	1,256	319	7,150	320	960
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	0	0	1,926	0	0
10 Intangible assets	1,219	168	16,081	547	693
11 Other assets	78,037	11,855	775,558	29,088	38,809
12 TOTAL ASSETS					
LIABILITIES					
13 Deposits	69,411	10,463	686,567	25,513	34,047
a. In domestic offices	19,143	1,427	136,976	4,787	7,425
(1) Noninterest-bearing	50,268	9,036	549,591	20,726	26,622
(2) Interest-bearing	0	0	0	0	0
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0
(1) Noninterest bearing	0	0	0	0	0
(2) Interest-bearing	0	0	22,930	0	501
14 Federal funds purchased and securities sold under agr. to repurchase	0	0	3,059	512	368
15 Demand notes issued to U.S. Treasury	0	0	1,540	0	0
16 Other borrowed money	0	329	5,175	112	324
17 Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0
18 Bank's liability on acceptances executed and outstanding	0	0	0	133	0
19 Notes and debentures subordinated to deposits	261	38	8,286	167	252
20 Other liabilities	69,672	10,830	728,157	26,437	35,492
21 TOTAL LIABILITIES					
22 Limited-life preferred stock	0	0	0	0	0
EQUITY CAPITAL					
23 Perpetual preferred stock	0	0	0	0	0
24 Common stock	1,343	462	21,394	270	475
25 Surplus	2,159	169	16,597	620	2,423
26 Undivided profits and capital reserves	4,663	394	9,410	1,761	419
27 Cumulative foreign currency translation adjustments	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	8,365	1,025	47,401	2,651	3,317
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	78,037	11,855	775,558	29,088	38,809

32 STATE AND 7 NATIONALLY CHARTERED BANKS - June 30, 1987
FIGURES IN THOUSANDS

	TOTAL NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAWSON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZION'S FIRST NATIONAL
ASSETS								
1 Cash and balances due from depository institutions	490,200	1,049	68,458	3,292	927	254,580	823	161,071
a. Noninterest-bearing balances and currency and coin	482,937	496	143,805	0	0	63,159	0	275,477
b. Interest-bearing balances	651,112	15,128	119,943	8,493	3,418	411,149	12,738	80,243
2 Securities	487,495	4,100	70,000	0	200	176,274	1,575	235,346
3 Federal funds sold and securities purchased under agr. to resell								
4 Loans and lease financing receivables	4,390,359	61,690	550,632	31,886	12,543	1,915,764	8,862	1,806,982
a. Loans and leases, net of unearned income	94,456	1,827	12,028	440	99	25,790	181	54,091
b. LRS: Allowance for loan and lease losses	0	0	0	0	0	0	0	0
c. LRS: Allocated transfer risk reserve								
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	4,295,903	59,863	538,604	33,446	12,444	1,889,974	8,681	1,752,891
5 Assets held in trading accounts	54,990	0	0	0	0	52,541	0	2,449
6 Premises and fixed assets (including capitalized leases)	84,371	166	20,851	1,895	117	32,740	387	28,215
7 Other real estate owned	45,720	172	5,144	1,350	90	28,762	424	9,778
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	8,452	0	0	0	0	8,452	0	3,709
10 Intangible assets	4,435	0	726	0	0	0	0	45,344
11 Other assets	110,595	2,295	20,754	779	396	40,313	714	45,344
12 TOTAL ASSETS	6,716,210	83,269	988,285	49,255	17,592	2,957,944	25,342	2,594,523
LIABILITIES								
13 Deposits	5,254,299	69,551	838,923	42,104	14,330	2,210,993	22,613	2,055,785
a. In domestic offices	1,071,711	0	203,772	6,675	3,159	457,790	2,827	397,480
(1) Noninterest-bearing	4,182,588	69,551	635,151	35,429	11,171	1,753,195	19,786	1,658,305
(2) Interest-bearing	107,184	0	0	0	0	30,483	0	76,701
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	107,184	0	0	0	0	30,483	0	76,701
(2) Interest-bearing	719,821	0	66,152	1,100	0	367,559	0	285,010
14 Federal funds purchased and securities sold under agr. to repurch.	34,630	0	10,710	0	0	23,629	291	0
15 Demand notes issued to U.S. Treasury	63,522	99	0	0	0	61,697	0	1,726
16 Other borrowed money	6,562	0	241	9	0	190	0	6,122
17 Mortgage indebtedness and obligations under capitalized leases	8,452	0	0	0	0	8,452	0	0
18 Bank's liability on acceptances executed and outstanding	41,120	0	4,233	0	0	23,687	0	13,200
19 Notes and debentures subordinated to deposits	82,013	4,895	6,785	644	203	50,643	148	18,705
20 Other liabilities	6,317,603	74,535	927,044	43,857	14,533	2,777,333	23,052	2,457,249
21 TOTAL LIABILITIES	0	0	0	0	0	0	0	0
22 Limited-life preferred stock	0	0	0	0	0	0	0	0
EQUITY CAPITAL								
23 Perpetual preferred stock	0	0	0	0	0	0	0	0
24 Common stock	51,935	675	13,000	410	50	24,200	600	15,000
25 Surplus	131,328	5,184	16,000	2,300	400	81,593	600	25,251
26 Undivided profits and capital reserves	217,344	2,875	32,241	2,688	2,609	74,818	1,090	97,023
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	398,607	8,734	61,241	5,398	3,059	180,611	2,290	137,274
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	6,716,210	93,269	988,285	49,255	17,592	2,957,944	25,342	2,594,523

CHANGES IN COMMON CAPITAL

	<u>June 30, 1986</u>	<u>June 30, 1987</u>
Capital City Bank	\$910,000	\$1,200,000
Far West Bank	302,000	313,000
Rocky Mountain State Bank	300,000	675,000
Sun Capital Bank	296,000	302,000
Wasatch Bank	316,000	475,000

29 STATE AND 7 NATIONALLY CHARTERED BANKS
For The Period January 1, 1987 thru June 30, 1987
FIGURES IN THOUSANDS

INCOME STATEMENT

	TOTAL STATE NATIONAL	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF SPRINGH	BANK OF UTAH	BARNES BANKING COMPANY	BASIN STATE BANK	BOWNE- VILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK
1 Interest Income											
a. Interest and fee income on loans	10,284	9,562	0	664	0	0	583	834	0	459	0
(1) Interest and fee income on loans (banks under 25 million)	112,175	42,845	1,230	0	1,008	1,008	0	0	0	0	222
(2) Real estate loans	74,312	24,050	155	0	1,600	377	0	0	1,444	0	249
(3) Installment loans	22,462	5,168	29	0	72	0	0	0	46	0	71
(4) Credit card and related plans	100,713	36,476	378	0	1,817	212	0	0	678	0	1,594
(5) Commercial (time and demand) and all other loans	10,274	2,320	0	0	0	0	0	0	0	0	0
(6) All other loans	5,442	1,072	0	0	0	34	0	0	0	0	0
b. Income from lease financing receivables	17,100	1,721	0	9	3	9	0	6	0	0	0
c. Interest income on balances due from depository institutions											
d. Interest and dividend income on securities	14,611	7,353	378	76	76	579	0	0	24	0	23
(1) Securities issued by states and political subdivisions:	24,765	12,251	683	43	629	747	0	0	27	2	162
(2) U.S. Government securities and other securities (debt & equity)			0	0	6	0	0	0	0	0	0
(3) Other domestic securities (debt and equity)			0	0	0	0	0	0	0	0	0
(4) Foreign securities (debt and equity)	2,541	55	0	0	0	0	0	0	0	0	0
e. Interest income from assets held in trading accounts			0	0	0	0	0	0	0	0	0
f. Interest income on federal funds sold and securities purch. under agreements to resell	20,484	8,469	246	108	146	73	30	116	134	15	134
g. Total interest income (sum of items 1 through 1.f)	425,040	154,180	3,099	900	5,357	3,039	613	956	2,353	476	2,495
2 Interest expense											
a. Interest on deposits	46,539	12,600	78	16	210	80	63	54	43	55	92
(1) Interest on time cert. of \$100,000 or more	160,744	60,685	1,500	418	2,051	1,410	286	261	567	159	963
(2) Interest on other deposits			0	0	73	0	0	0	0	0	0
b. Expense of federal funds purchased and securities sold under agreements to repurchase	24,949	4,310	0	0	32	12	0	0	0	0	0
c. Interest on demand notes to U.S. Treas. and other borrowed money	2,793	838	0	0	0	0	0	0	20	6	2
d. Interest on mortg. indebtedness and obligations under capitalized leases	899	581	0	0	0	0	0	0	0	4	0
e. Interest on notes and debentures subordinated to deposits	238,239	79,443	1,678	434	2,448	1,502	349	315	630	224	1,057
f. Total interest expense (sum of items 2a through 2e)	186,801	74,737	1,421	466	2,909	1,537	264	641	1,723	252	1,428
3 Net interest income (item 1g minus 2f)	76,641	18,691	0	90	320	0	461	210	204	20	164
4 Provision for loan and lease losses											
5 Noninterest income											
a. Income from fiduciary accounts	7,964	1,232	0	0	48	0	0	0	0	0	0
b. Service charges on deposit accounts	27,693	11,410	108	22	708	130	45	83	434	70	233
c. Trading gains (losses) and fees from foreign exchange	2	2	0	0	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	372	20	0	0	0	0	0	0	0	0	0
e. Gains (losses) and fees from assets held trading accts.	(23)	4	0	0	0	0	0	0	0	0	0
f. Other noninterest income	25,547	10,225	50	8	164	67	15	40	216	86	231
g. Total noninterest income (sum 5a through 5f)	61,555	22,893	158	30	920	197	60	123	650	156	464
6 Gains (Losses) on securities not held in trading accounts	1,278	1,091	0	0	4	(10)	0	0	0	0	49
7 Noninterest expense											
a. Salaries and employee benefits	81,053	37,722	606	148	1,639	309	141	157	663	119	749
b. Expenses of premises and fixed assets (net of rental income)			0								
(excluding salaries and empl. benefits and mortg. interest)	25,548	13,486	106	13	1,048	75	36	65	266	52	339
c. Other noninterest expense	87,842	28,461	189	199	691	222	156	152	334	128	542
d. Total noninterest expense (sum of item 7a through 7c)	194,443	79,669	901	360	3,378	606	333	374	1,263	299	1,630
8 Income (loss) before income taxes and extraordinary items and other adjustments	(20,450)	(42)	678	46	135	1,118	(470)	180	906	89	147
9 Applicable income taxes (on item 8)	(13,374)	(3,200)	140	0	2	174	0	55	215	0	0
10 Income (loss) before extraordinary items and other adjustments	(11,076)	(2,621)	538	46	133	944	(470)	125	691	89	147
11 Extraordinary items and other adjustments											
a. Extraordinary items and other adjt., gross of income taxes	2	2	0	0	2	0	0	0	0	0	0
b. Applicable income taxes (on item 11a)	0	0	0	0	0	0	0	0	0	0	0
c. Extraordinary items and other adjt., net of income taxes	2	2	0	0	2	0	0	0	0	0	0
12 Net income (loss) (sum of items 10 and 11c)	(11,074)	(2,623)	538	46	135	944	(470)	125	691	89	147

38 STATE AND NATIONALLY CHARTERED BANKS
For The Period January 1, 1987 thru June 30, 1987
FIGURES IN THOUSANDS

INCOME STATEMENT

	CENTRAL BANK AND TRUST	CITIBANK UTAH	COMMERCIAL SECURITY BANK	COMMUNITY FIRST BANK	CONTINENTAL BANK & TRUST	COTTONWOOD SECURITY BANK	DAVIS COUNTY BANK	DESERET BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	FAR WEST BANK	GOLDEN SPRING BANK
1 Interest income												
a. Interest and fee income on loans												
(1) Interest and fee income on loans (banks under 25 million)	0	0	0	0	0	411	0	0	0	0	0	183
(2) Real estate loans	213	4,641	10,768	165	4,000	0	259	424	394	2,354	741	0
(3) Installment loans	569	127	3,638	433	3,294	0	249	492	290	1,100	727	0
(4) Credit card and related plans	210	27	2,144	100	609	0	15	63	1	0	29	0
(5) Commercial (time and demand) and all other loans	2,197	52	6,630	599	1,808	0	224	1,845	1,228	225	598	0
(6) All other loans	0	0	1,625	0	252	0	0	0	0	0	0	0
b. Income from lease financing receivables	0	0	110	0	272	0	2	0	0	0	0	0
c. Interest income on balances due from depository institutions	0	56	156	42	359	7	35	0	0	0	30	11
d. Interest and dividend income on securities												
(1) Securities issued by states and political subdivisions:	206	0	1,058	248	0	0	4	429	46	428	7	0
(2) U.S. Government securities and other securities (debt & equity)	758	145	2,988	616	2,214	1	163	1,000	85	50	0	51
(3) Other domestic securities (debt and equity)	0	0	2,089	0	42	0	0	0	0	0	0	0
(4) Foreign securities (debt and equity)	0	0	0	0	0	0	0	0	0	0	0	0
e. Interest income from assets held in trading accounts	0	0	0	0	29	0	0	0	0	0	0	0
f. Interest income on federal funds sold and securities purchased under agreements to resell	93	2,467	398	122	915	22	181	90	275	182	206	4
g. Total interest income (sum of items 1 through 1.f)	4,292	7,515	31,604	2,325	13,544	441	1,132	4,333	2,319	4,339	2,338	249
2 Interest expense												
a. Interest on deposits												
(1) Interest on time cert. of \$100,000 or more	38	1,071	3,963	98	634	28	55	62	37	257	134	10
(2) Interest on other deposits	1,927	3,284	11,076	948	5,357	191	548	1,964	1,099	1,673	924	121
b. Expense of federal funds purchased and securities sold under agreements to repurchase	29	0	1,625	0	1,541	1	0	0	0	0	6	0
c. Interest on demand notes to U.S. Treas. and other borrowed money	0	413	24	13	61	0	0	0	0	11	1	0
d. Interest on mortg. indebtedness and obligations under capitalized leases	0	0	102	0	23	0	0	0	48	0	0	7
e. Interest on notes and debentures subordinated to deposits	0	0	127	0	93	0	0	0	0	0	0	0
f. Total interest expense (sum of items 2a through 2e)	1,994	4,768	16,917	1,059	7,709	220	603	2,026	1,184	1,941	1,065	138
3 Net interest income (item 1g minus 2f)	2,299	2,747	14,687	1,266	5,835	221	529	2,307	1,135	2,398	1,273	111
4 Provision for loan and lease losses	275	336	693	0	1,445	115	0	114	25	186	60	6
5 Noninterest income												
a. Income from fiduciary accounts	0	0	382	0	1	0	0	0	0	0	0	0
b. Service charges on deposit accounts	411	98	2,123	206	500	105	76	317	154	755	121	48
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	2	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	0	0	0	0	20	0	0	0	0	0	0	0
e. Gains (losses) and fees from assets held trading acct.	0	0	0	0	120	0	0	0	0	0	0	0
f. Other noninterest income	2,854	32	1,714	43	496	14	24	257	245	95	27	20
g. Total noninterest income (sum 5a through 5f)	3,265	131	4,219	249	1,139	119	100	574	399	850	148	68
6 Gains (Losses) on securities not held in trading accounts	28	256	522	1	(20)	0	0	0	(3)	0	0	0
7 Noninterest expense												
a. Salaries and employee benefits	1,362	2,107	7,481	485	2,669	146	267	1,258	577	1,134	542	77
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and empl. benefits and mortg. interest)	275	483	2,515	193	970	101	69	420	162	428	158	24
c. Other noninterest expense	2,071	2,402	4,491	239	3,139	71	255	547	464	584	399	90
d. Total noninterest expense (sum of item 7a through 7c)	4,298	5,002	14,477	927	6,778	318	591	2,225	1,203	2,146	1,109	191
8 Income (loss) before income taxes and extraordinary items and other adjustments	1,019	(2,174)	6,259	599	(1,269)	(93)	38	542	303	916	252	(18)
9 Applicable income taxes (from item 8)	199	(777)	1,109	73	(375)	3	6	52	103	137	15	0
10 Income (loss) before extraordinary items and other adjustments	819	(1,397)	3,150	516	(894)	(96)	32	490	200	779	237	(18)
11 Extraordinary items and other adjustments												
a. Extraordinary items and other adjustments, gross of income taxes	0	0	0	0	0	0	0	0	0	0	0	0
b. Applicable income taxes (from item 11a)	0	0	0	0	0	0	0	0	0	0	0	0
c. Extraordinary items and other adjustments, net of income taxes	0	0	0	0	0	0	0	0	0	0	0	0
12 Net income (loss) (sum of items 10 and 11c)	819	(1,397)	3,150	516	(894)	(96)	32	490	200	779	237	(18)

30 STATE AND 1 NATIONALLY CHARTERED BANKS
For The Period January 1, 1987 thru June 30, 1987
FIGURES IN THOUSANDS

INCOME STATEMENT

	CARDIAN STATE BANK	GUNNISON VALLEY BANK	HOLLADAY BANK AND TRUST	LEVISTON STATE BANK	PIONEER BANK	ROCKY MT. STATE BANK	SANDY STATE BANK	SILVER KING STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	TRACY COLLINS RE. AND TRUST	UNITED BANK
1. Interest Income												
a. Interest and fee income on loans	0	711	534	0	315	777	511	1,035	0	969	0	1,080
(1) Interest and fee income on loans (banks under 25 million)	293	0	0	280	0	0	0	0	34	0	2,145	0
(2) Real estate loans	400	0	0	60	0	0	0	0	674	0	1,396	0
(3) Installment loans	0	0	0	0	0	0	0	0	74	0	24	0
(4) Credit card and related plans	738	0	0	403	0	0	0	0	1,233	0	5,432	0
(5) Commercial (time and demand) and all other loans	0	0	0	0	0	0	0	0	0	0	0	0
(6) All other loans	0	0	0	0	0	0	0	0	0	0	0	0
b. Income from lease financing receivables	9	0	69	145	0	70	16	6	11	10	153	4
c. Interest income on balances due from depository institutions	0	0	0	0	0	0	0	0	0	0	0	0
d. Interest and dividend income on securities	4	67	17	121	0	10	0	4	140	19	466	0
(1) Securities issued by states and political subdivisions:	2	52	8	163	1	0	25	7	340	25	299	61
(2) U.S. Government securities and other securities (debt & equity)	0	0	0	0	0	0	0	0	0	0	15	0
(3) Other domestic securities (debt and equity)	0	0	0	0	0	0	0	0	0	0	0	0
(4) Foreign securities (debt and equity)	0	0	0	0	0	0	0	0	0	0	0	0
e. Interest income from assets held in trading accounts	0	0	0	0	0	0	0	0	0	0	0	0
f. Interest income on federal funds sold and securities purch. under agreements to resell	63	77	11	154	20	43	21	223	62	20	292	77
g. Total interest income (sum of items 1 through 1.f)	1,509	907	639	1,326	336	900	573	1,275	2,568	1,043	10,212	1,222
2. Interest expense												
a. Interest on deposits	101	26	56	8	10	85	20	43	91	21	1,269	64
(1) Interest on time cert. of \$100,000 or more	383	409	267	716	126	401	143	387	1,191	409	4,073	447
(2) Interest on other deposits	0	0	1	0	0	0	3	0	1	6	183	0
b. Expense of federal funds purchased and securities sold under agreements to repurchase	0	5	0	2	0	0	5	4	0	0	72	0
c. Interest on demand notes to U.S. Treas. and other borrowed money	0	0	1	0	0	3	7	10	0	0	5	14
d. Interest on mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0	0	5	0	0	108	0
e. Interest on notes and debentures subordinated to deposits	484	440	320	726	136	489	178	449	1,283	436	5,710	525
f. Total interest expense (sum of items 2a through 2e)	1,025	467	319	600	200	411	395	826	1,285	607	4,502	697
3. Net interest income (item 1g minus 2f)	52	0	0	0	3	17	34	75	215	60	1,036	1,244
4. Provision for loan and lease losses	0	0	0	0	0	0	0	0	0	0	0	0
5. Noninterest income												
a. Income from fiduciary accounts	0	0	0	0	0	0	0	0	0	0	458	0
b. Service charges on deposit accounts	232	22	42	45	28	176	37	129	175	70	745	149
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	0	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	0	0	0	0	0	0	0	0	0	0	0	0
e. Gains (losses) and fees from assets held trading accts.	138	6	43	15	19	176	108	37	123	21	510	73
f. Other noninterest income	370	28	85	60	47	352	145	166	298	91	1,713	222
g. Total noninterest income (sum 5a through 5f)	0	4	0	6	1	0	145	0	(1)	0	0	0
6. Gains (losses) on securities not held in trading accounts	0	0	0	0	0	0	0	0	0	0	0	0
7. Noninterest expense												
a. Salaries and employee benefits	531	235	156	202	116	307	180	229	544	234	2,827	321
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and empl. benefits and mortg. interest)	397	31	51	18	78	242	105	65	172	38	1,351	76
c. Other noninterest expense	328	265	120	90	84	338	233	237	404	234	1,655	237
d. Total noninterest expense (sum of items 7a through 7c)	1,256	531	329	310	278	887	519	531	1,120	506	5,833	620
8. Income (loss) before income taxes and extraordinary items and and other adjustments	89	(32)	75	356	(33)	(141)	133	386	247	132	(654)	(955)
9. Applicable income taxes (on item 8)	0	0	15	91	0	0	0	157	22	9	(561)	0
10. Income (loss) before extraordinary items and other adjustments	89	(32)	60	265	(33)	(141)	133	229	225	123	(93)	(955)
11. Extraordinary items and other adjustments	0	0	0	0	0	0	0	0	0	0	0	0
a. Extraordinary items and other adjustments, gross of income taxes	0	0	0	0	0	0	0	0	0	0	0	0
b. Applicable income taxes (on item 11a)	0	0	0	0	0	0	0	0	0	0	0	0
c. Extraordinary items and other adjustments, net of income taxes	0	0	0	0	0	0	0	0	0	0	0	0
12. Net income (loss) (sum of items 10 and 11c)	89	(32)	60	265	(33)	(141)	133	229	225	123	(93)	(955)

32 STATE AND 7 NATIONALLY CHARTERED BANKS
For The Period January 1, 1987 thru June 30, 1987
FIGURES IN THOUSANDS

INCOME STATEMENT

	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK
1 Interest Income					
a. Interest and fee income on loans	0	496	0	0	0
(1) Interest and fee income on loans (banks under 25 million)	25	0	11,473	655	307
(2) Real estate loans	569	0	5,419	325	502
(3) Installment loans	78	0	1,528	0	43
(4) Credit card and related plans	1,054	0	6,630	412	699
(5) Commercial (time and demand) and all other loans	0	0	453	0	0
(6) All other loans	0	0	104	0	0
b. Income from lease financing receivables	0	20	451	5	29
c. Interest income on balances due from depository institutions	0	0	0	0	0
d. Interest and dividend income on securities	421	0	2,163	0	39
(1) Securities issued by states and political subdivisions:	128	14	662	25	74
(2) U.S. Government securities and other securities (debt & equity)	0	0	876	0	0
(3) Other domestic securities (debt and equity)	0	0	0	0	0
(4) Foreign securities (debt and equity)	0	0	26	0	0
e. Interest income from assets held in trading accounts	0	0	0	0	0
f. Interest income on federal funds sold and securities purch. under agreements to resell	588	13	592	72	164
g. Total interest income (sum of items 1 through 1.f)	3,064	563	30,977	1,494	1,863
2 Interest Expense					
a. Interest on deposits	250	0	3,391	21	71
(1) Interest on time cert. of \$100,000 or more	1,104	293	12,175	617	727
(2) Interest on other deposits	0	0	827	0	14
b. Expense of federal funds purchased and securities sold under agreements to repurchase	0	0	163	8	12
c. Interest on demand notes to U.S. Treas. and other borrowed money	0	0	292	5	18
d. Interest on mortg. indebtedness and obligations under capitalized leases	0	0	5	5	0
e. Interest on notes and debentures subordinated to deposits	1,354	301	16,853	656	842
f. Total interest expense (sum of items 2a through 2e)	1,710	262	14,124	838	1,021
3 Net interest income (item 1g minus 2f)	162	28	10,722	254	65
4 Provision for loan and lease losses					
5 Noninterest income					
a. Income from fiduciary accounts	0	0	343	0	0
b. Service charges on deposit accounts	331	69	2,140	95	178
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	0
d. Other foreign transaction gains (losses)	0	0	0	0	0
e. Gains (losses) and fees from assets held trading accts.	0	0	(116)	0	0
f. Other noninterest income	110	21	1,398	51	77
g. Total noninterest income (sum 5a through 5f)	441	90	4,165	146	255
6 Gains (Losses) on securities not held in trading accounts	12	0	(3)	0	0
7 Noninterest expense					
a. Salaries and employee benefits	927	129	6,746	268	524
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and empl. benefits and mortg. interest)	185	13	2,237	45	252
c. Other noninterest expense	423	101	5,515	277	475
d. Total noninterest expense (sum of item 7a through 7c)	1,535	243	14,498	590	1,251
8 Income (loss) before income taxes and extraordinary items and other adjustments	450	61	(7,034)	140	(40)
9 Applicable income taxes (on item 8)	(61)	13	(4,113)	12	0
10 Income (loss) before extraordinary items and other adjustments	511	48	(2,921)	88	(40)
11 Extraordinary items and other adjustments					
a. Extraordinary items and other adjt., gross of income taxes	0	0	0	0	0
b. Applicable income taxes (on item 11a)	0	0	0	0	0
c. Extraordinary items and other adjt., net of income taxes	0	0	0	0	0
12 Net income (loss) of item 10 and 11b)	511	48	(2,921)	88	(40)

30 STATE AND 7 NATIONALLY CHARTERED BANKS
For The Period January 1, 1987 thru June 30, 1987
FIGURES IN THOUSANDS

INCOME STATEMENT

	TOTAL NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAWTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZION'S FIRST NATIONAL
1 Interest income								
a. Interest and fee income on loans	722	0	0	0	722	0	0	0
(1) Interest and fee income on loans (banks under 25 million)	69,530	198	11,966	844	0	33,766	49	22,707
(2) Real estate loans	50,262	3,509	4,187	330	0	22,003	406	19,627
(3) Installment loans	17,294	0	3,813	35	0	7,120	0	6,326
(4) Credit card and related plans	64,237	304	6,607	584	0	28,354	107	28,281
(5) Commercial (time and demand) and all other loans	12,544	0	990	0	0	2,281	0	9,673
(6) All other loans	1,370	0	288	0	0	914	2	3,166
b. Income from lease financing receivables	15,479	11	4,906	30	0	2,916	2	7,614
c. Interest income on balances due from depository institutions								
d. Interest and dividend income on securities	7,258	0	1,042	222	111	2,682	59	3,142
(1) Securities issued by states and political subdivisions:	12,514	539	3,138	75	27	8,053	363	319
(2) U.S. Government securities and other securities (debt & equity)	1,672	0	36	0	0	1,539	0	37
(3) Other domestic securities (debt and equity)	77	0	0	0	0	77	0	0
(4) Foreign securities (debt and equity)	2,486	0	0	0	0	2,216	0	210
e. Interest income from assets held in trading accounts								
f. Interest income on federal funds sold and securities purch. under agreements to resell	12,015	129	692	5	33	2,393	31	8,732
g. Total interest income (sum of items 1 through 1.f)	273,860	4,690	37,925	2,125	893	114,374	1,019	109,834
2 Interest expense								
a. Interest on deposits	33,999	1,103	1,740	129	17	13,846	19	17,145
(1) Interest on time cert. of \$100,000 or more	100,059	1,132	15,529	901	295	41,494	459	40,249
(2) Interest on other deposits								
b. Expense of federal funds purchased and securities sold under agreements to repurchase	20,539	0	1,295	18	0	10,390	1	8,835
c. Interest on demand notes to U.S. Treas. and other borrowed money	1,955	0	278	0	0	575	7	1,095
d. Interest on mortgage indebtedness and obligations under capitalized leases	318	0	13	0	0	10	0	295
e. Interest on notes and debentures subordinated to deposits	1,926	0	182	0	0	1,150	0	594
f. Total interest expense (sum of items 2a through 2e)	158,736	2,235	19,037	1,048	312	67,465	486	68,213
3 Net interest income (item 1g minus 2f)	112,064	2,455	18,888	1,077	581	46,909	533	41,621
4 Provision for loan and lease losses	57,950	461	13,120	9	8	3,910	42	40,400
5 Noninterest income								
a. Income from fiduciary accounts	6,732	0	1,739	0	0	3,822	0	1,171
b. Service charges on deposit accounts	16,283	0	3,863	111	54	7,789	86	4,380
c. Trading gains (losses) and fees from foreign exchange	352	0	15	0	0	286	0	51
d. Other foreign transaction gains (losses)	(27)	0	0	0	0	226	0	(253)
e. Gains (losses) and fees from assets held trading accts.	15,322	129	2,119	189	28	10,586	21	2,250
f. Other noninterest income	38,662	129	7,736	300	82	22,709	107	7,599
g. Total noninterest income (sum 5a through 5f)	197	15	102	0	0	33	2	35
6 Gains (losses) on securities not held in trading accounts	0	0	0	0	0	0	0	0
7 Noninterest expense								
a. Salaries and employee benefits	43,331	355	9,186	500	160	18,896	229	14,005
b. Expenses of premises and fixed assets (net of rental income)	12,062	48	3,840	216	15	3,806	81	4,056
(including salaries and empl. benefits and mortg. interest)	58,441	808	9,872	377	61	26,830	211	21,282
c. Other noninterest expense	113,434	1,211	21,838	1,093	236	49,532	521	39,343
d. Total noninterest expense (sum of items 7a through 7c)	(20,971)	927	(9,292)	275	419	16,209	79	(30,488)
8 Income (loss) before income taxes and extraordinary items and and other adjustments	(16,174)	417	(4,210)	9	118	5,726	0	(18,234)
9 Applicable income taxes (on item 8)	(4,637)	510	(4,022)	266	301	10,483	79	(12,254)
10 Income (loss) before extraordinary items and other adjustments								
11 Extraordinary items and other adjustments	0	0	0	0	0	0	0	0
a. Extraordinary items and other adjt., net of income taxes	0	0	0	0	0	0	0	0
b. Applicable income taxes (on item 11a)	0	0	0	0	0	0	0	0
c. Extraordinary items and other adjt., net of income taxes	(4,637)	510	(4,022)	266	301	10,483	79	(12,254)
12 Net income (loss) after income taxes (sum of items 10 and 11c)								

14 STATE AND 7 NATIONALLY CHARTERED BANKS - December 31, 1986
FIGURES IN THOUSANDS

	TOTAL STATE NATIONAL	TOTAL STATE BANKS	BANK OF AMERICAN FORK	BANK OF EPHRAIM	BANK OF IRON COUNTY	BANK OF UTAH	BARNES BANKING COMPANY	BASIN STATE BANK	BONNE- VILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST
ASSETS													
1 Cash and balances due from depository institutions	936,728	331,379	3,585	2,246	1,038	17,680	3,179	1,125	1,707	3,821	1,047	6,306	5,537
a. Noninterest-bearing balances and currency and coin	563,507	86,487	0	215	0	55	400	0	400	0	0	0	0
b. Interest-bearing balances	1,194,836	593,884	24,086	3,199	1,746	20,447	28,726	0	35	250	32	4,007	26,326
2 Securities	1,015,524	386,816	6,600	4,375	2,013	4,500	2,000	100	2,850	4,000	1,050	2,750	0
3 Federal funds sold and securities purchased under agr. to resell													
4 Loans and lease financing receivables	6,622,762	2,230,231	32,746	11,476	13,675	81,928	28,362	9,387	9,939	33,951	6,880	27,134	53,543
a. Loans and leases, net of unearned income	87,047	27,269	440	131	307	863	207	182	99	326	196	219	532
b. LSSS: Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0	0	0	0
c. LSSS: Allocated transfer risk reserve													
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	6,535,715	2,202,962	32,306	11,345	13,368	81,065	28,155	9,805	9,840	33,625	6,684	26,915	53,011
5 Assets held in trading accounts	61,034	1,621	0	0	0	0	0	0	0	0	0	1,470	3,293
6 Premises and fixed assets (including capitalized leases)	187,245	104,506	724	31	679	5,917	560	1,007	257	976	68	412	652
7 Other real estate owned	89,586	41,282	371	632	1,454	1,065	0	463	173	264	1,195	0	0
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	4,623	21	0	0	0	0	0	0	0	0	0	0	84
10 Intangible assets	31,148	29,911	0	0	0	0	0	0	0	0	0	528	2,859
11 Other assets	172,141	63,107	961	408	693	2,064	1,290	275	144	913	454	42,386	91,762
12 TOTAL ASSETS	10,792,087	3,841,976	68,633	22,451	20,991	132,793	64,310	12,775	15,406	43,849	10,530	42,386	91,762
LIABILITIES													
13 Deposits	8,938,904	3,310,318	60,209	19,241	20,856	119,179	53,229	11,608	13,964	40,182	9,750	39,554	77,006
a. In domestic offices	2,091,440	763,746	7,753	3,883	2,777	37,348	8,583	1,489	4,097	17,717	4,350	12,578	16,426
(1) Noninterest-bearing	6,747,194	2,546,802	52,452	15,358	17,809	81,831	44,646	10,120	9,867	22,465	5,400	26,976	60,580
(2) Interest-bearing	51,416	0	0	0	0	0	0	0	0	0	0	0	0
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	51,416	0	0	0	0	0	0	0	0	0	0	0	5,225
(2) Interest-bearing	912,803	142,395	0	0	0	3,564	0	0	0	0	0	0	0
14 Federal funds purchased and securities sold under agr. to repurchase	44,783	10,985	0	0	0	889	368	0	0	0	0	0	0
15 Demand notes issued to U.S. Treasury	24,694	10,485	0	0	0	0	0	0	0	0	0	0	0
16 Other borrowed money	20,736	12,771	0	0	0	0	0	0	9	397	131	38	0
17 Mortgage indebtedness and obligations under capitalized leases	4,623	21	0	0	0	0	0	0	0	0	0	0	0
18 Bank's liability on acceptances executed and outstanding	53,200	8,631	0	0	0	1,603	0	0	0	0	73	0	0
19 Notes and debentures subordinated to deposits	124,996	39,133	589	141	125	593	612	79	224	890	44	315	1,521
20 Other liabilities	10,127,571	3,575,239	60,794	19,382	20,981	125,828	54,209	11,688	14,197	41,469	9,998	39,907	83,752
21 TOTAL LIABILITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
22 Limited-life preferred stock	671	671	0	0	600	0	0	0	0	0	71	0	0
EQUITY CAPITAL													
23 Perpetual preferred stock	122,664	69,032	125	50	90	3,231	210	925	425	500	850	910	528
24 Common stock	282,517	153,286	2,575	600	617	3,527	2,443	650	268	1,300	131	945	1,572
25 Surplus	309,950	84,018	5,139	2,419	(1,027)	207	7,448	(498)	516	580	(520)	624	5,910
26 Undivided profits and capital reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
27 Cumulative foreign currency translation adjustments	716,202	307,007	7,839	3,069	290	6,965	10,101	1,087	1,209	2,380	532	2,479	8,010
28 TOTAL EQUITY CAPITAL	10,792,087	3,841,976	68,633	22,451	20,991	132,793	64,310	12,775	15,406	43,849	10,530	42,386	91,762
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital/Assets	7.44%	8.70%	12.06%	14.25%	2.80%	5.89%	16.03%	9.93%	8.48%	6.17%	6.91%	6.37%	9.31%
Loan Loss Reserve Ratio	1.31%	1.22%	1.34%	1.14%	2.24%	1.05%	0.73%	1.82%	1.00%	0.96%	2.85%	0.81%	0.99%
Loans To Assets	61.37%	59.05%	47.71%	51.12%	65.15%	61.70%	44.10%	78.18%	64.51%	77.43%	65.34%	64.02%	58.35%
Temporary Investment Ratio	17.24%	24.07%	41.71%	24.43%	17.91%	16.14%	48.40%	0.78%	21.32%	9.69%	19.28%	15.94%	23.00%
Return on Assets	0.74%	0.37%	1.53%	0.77%	-4.89%	0.03%	2.70%	0.55%	1.73%	1.36%	0.91%	0.64%	0.74%

44 STATE AND 7 NATIONALLY CHARTERED BANKS - December 31, 1986
FIGURES IN THOUSANDS

	CITIBANK UTAH	COMMERCIAL SECURITY BANK	COMMUNITY FIRST BANK	CONTINENTAL BANK & TRUST	COTTONWOOD SECURITY BANK	DAVIS COUNTY BANK	DESERET BANK	DIXIE STATE BANK	DRAPER BANK AND TRUST	PAR VEST BANK	FIRST SECURITY STATE BANK	GOLDEN SPIKE BANK	GUARDIAN STATE BANK
ASSETS													
1 Cash and balances due from depository institutions	6,033	76,959	3,715	34,327	1,318	2,476	6,738	5,870	3,540	3,265	2,500	731	3,191
a. Noninterest bearing balances and currency and coin	2	2,000	1,399	3,303	0	1,700	0	0	0	1,075	1,000	300	399
b. Interest-bearing balances	5,157	164,248	21,313	82,299	19	782	31,036	1,468	11,307	120	3,524	1,150	559
2 Securities	90,150	45,000	2,300	36,225	300	9,540	1,375	10,400	6,100	4,335	4,500	0	450
3 Federal funds sold and securities purchased under agr. to resell													
4 Loans and lease financing receivables	66,709	503,721	19,970	178,154	7,690	12,831	47,999	30,423	55,638	31,856	11,971	2,455	20,545
a. Loans and leases, net of unearned income	1,671	5,050	271	2,109	141	124	633	203	631	336	136	2	283
b. LBS: Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0	0	0	0
c. LBS: Allocated transfer risk reserve													
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	65,038	498,671	19,699	176,045	7,549	12,707	47,366	30,220	55,007	31,520	11,835	2,453	20,262
5 Assets held in trading accounts	0	0	0	1,621	0	0	0	0	0	0	0	0	0
6 Premises and fixed assets (including capitalized leases)	1,375	16,629	1,252	13,794	719	1,103	1,810	2,167	1,824	2,686	1,229	661	559
7 Other real estate owned	481	8,311	205	174	337	198	656	0	849	647	94	0	492
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	0	0	0	21	0	0	0	0	0	385	0	112	0
10 Intangible assets	3,159	2,225	0	21,625	0	0	0	0	0	0	0	201	448
11 Other assets	2,902	12,518	926	4,437	215	248	1,689	834	1,304	1,257	226	6,008	26,360
12 TOTAL ASSETS	174,367	826,661	50,809	373,951	10,456	28,754	91,470	50,959	79,931	45,290	24,908	6,008	26,360
LIABILITIES													
13 Deposits	139,652	709,425	42,833	267,278	9,392	25,009	81,938	46,450	73,897	41,785	20,337	4,981	24,386
a. In domestic offices	5,111	178,258	8,716	67,924	2,143	5,288	14,985	10,432	18,465	8,018	5,032	1,225	4,815
(1) Noninterest-bearing	104,541	531,167	34,117	199,354	7,249	19,721	66,953	36,018	55,432	33,767	15,305	3,756	19,571
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	0	0	0
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	0	0	0	0	0	0	0	0	0	0	0	0	0
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	1,321	0	0
14 Federal funds purchased and securities sold under agr. to repurch.	0	50,366	0	51,198	0	0	0	0	230	0	0	0	0
15 Demand notes issued to U.S. Treasury	145	1,000	393	1,668	0	0	0	0	0	225	0	0	0
16 Other borrowed money	7,980	682	0	0	0	0	0	0	0	0	0	172	0
17 Mortgage indebtedness and obligations under capitalized leases	0	3,391	0	796	13	0	0	911	0	0	0	0	0
18 Bank's liability on acceptances executed and outstanding	0	0	0	21	0	0	0	0	0	0	0	0	0
19 Notes and debentures subordinated to deposits	0	2,425	0	2,000	0	0	0	0	0	0	0	0	0
20 Other liabilities	704	8,241	438	4,993	154	622	312	317	1,056	509	1,041	2	181
21 TOTAL LIABILITIES	148,481	775,530	43,664	327,954	9,559	25,631	82,250	47,678	75,183	42,519	22,699	5,155	24,567
22 Limited-life preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL													
23 Perpetual preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0
24 Common stock	1	2,625	385	12,491	300	100	100	167	188	313	1,000	90	1,100
25 Surplus	27,749	26,700	2,100	33,574	300	1,000	4,400	970	500	357	1,000	810	1,100
26 Undivided profits and capital reserves	(1,844)	21,806	4,660	(68)	297	2,023	4,720	1,544	4,060	2,101	209	(47)	(407)
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	25,906	51,131	7,145	45,997	897	3,123	9,220	3,281	4,748	2,771	2,209	853	1,793
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	174,387	826,661	50,809	373,951	10,456	28,754	91,470	50,959	79,931	45,290	24,908	6,008	26,360
	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital/Assets	15.81%	6.80%	14.60%	12.86%	9.93%	11.29%	10.77%	6.84%	6.73%	6.86%	9.41%	14.23%	7.88%
Loan Loss Reserve Ratio	2.5%	1.00%	1.36%	1.18%	1.83%	0.97%	1.32%	0.67%	1.13%	1.05%	1.14%	0.07%	1.38%
Loan To Assets	38.25%	60.93%	39.30%	47.64%	73.55%	44.62%	52.48%	59.70%	69.61%	70.34%	48.06%	47.52%	77.94%
Temporary Investment Ratio	54.61%	15.46%	49.23%	18.91%	3.04%	41.81%	36.31%	23.29%	21.78%	12.21%	30.93%	24.13%	5.34%
Return on Assets	-1.04%	-0.64%	1.49%	-0.02%	0.58%	0.72%	0.77%	0.61%	1.05%	0.32%	0.06%	-0.81%	1.24%

44 STATE AND 7 NATIONALLY CHARTERED BANKS - December 31, 1986
FIGURES IN THOUSANDS

	GUNWISON VALLEY BANK	HERITAGE BANK AND TRUST	HOLLADAY BANK AND TRUST	LEWISTON STATE BANK	PIONEER BANK	ROCKY MT. STATE BANK	SANDY STATE BANK	SILVER RING STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	TRACY COLLINS BK. AND TRUST	UNION BANK	UNITED BANK
ASSETS													
1 Cash and balances due from depository institutions	683	1,069	126	1,970	896	1,698	1,262	989	4,235	1,693	20,153	5,638	2,417
a. Noninterest-bearing balances and currency and coin	0	100	1,896	3,376	0	2,093	382	200	1,000	400	5,755	0	99
b. Interest-bearing balances	1,954	1,320	787	6,179	506	1,350	740	354	13,734	1,145	22,588	5,072	1,541
2 Securities	2,700	350	182	4,650	200	1,100	1,100	10,332	4,050	1,600	32,750	0	2,800
3 Federal funds sold and securities purchased under agr. to resell													
4 Loans and lease financing receivables	12,430	13,475	8,245	13,625	4,962	16,168	7,044	17,738	36,991	14,987	169,327	14,548	18,318
a. Loans and leases, net of unearned income	205	131	128	204	69	167	77	213	902	94	2,600	268	188
b. LBS: Allowance for loan and lease losses	0	0	0	0	0	0	0	0	0	0	0	0	0
c. LBS: Allocated transfer risk reserve													
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	12,225	13,342	8,117	13,421	4,893	16,001	6,967	17,525	36,089	14,893	166,727	14,280	18,130
5 Assets held in trading accounts	0	0	0	0	0	0	0	0	0	0	0	0	0
6 Premises and fixed assets (including capitalized leases)	14	803	566	132	385	423	321	1,014	1,672	510	12,941	193	890
7 Other real estate owned	98	181	809	0	182	1,330	734	351	552	60	7,300	726	104
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	0	0	0	0	0	0	0	0	0	0	247	0	0
10 Intangible assets	368	156	295	363	89	494	405	499	1,226	297	4,541	261	463
11 Other assets	20,042	17,321	13,378	30,630	7,141	24,489	11,911	31,264	62,558	20,598	273,002	26,160	26,444
12 TOTAL ASSETS													
LIABILITIES													
13 Deposits	17,162	15,859	11,954	26,549	6,396	22,563	10,788	28,135	57,259	19,118	246,836	25,635	23,632
a. In domestic offices	2,808	2,702	1,967	3,904	2,748	4,761	4,933	12,931	9,669	3,895	54,786	10,415	7,560
(1) Noninterest-bearing	14,354	13,157	9,987	22,645	3,648	17,802	5,855	15,204	47,590	15,223	192,050	14,820	16,072
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	0	0	0
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	0	0	0	0	0	0	0	0	0	0	5,921	0	0
(2) Interest-bearing	0	0	0	0	0	0	0	0	0	0	1,599	0	0
14 Federal funds purchased and securities sold under agr. to repurchase	0	84	0	111	0	0	146	96	0	0	0	0	0
15 Demand notes issued to U.S. Treasury	0	0	0	0	0	0	0	0	0	0	120	39	274
16 Other borrowed money	0	0	33	0	0	111	45	247	0	0	0	0	0
17 Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0	0	0	0	0	2,040	0	0
18 Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0	0	107	0	65	2,546	86	262
19 Notes and debentures subordinated to deposits	200	27	60	223	55	179	94	263	496	19,183	259,362	25,760	24,168
20 Other liabilities	17,362	15,970	12,047	26,883	6,451	22,853	11,073	28,848	57,755	19,183	259,362	25,760	24,168
21 TOTAL LIABILITIES													
22 Limited-life preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITY CAPITAL													
23 Perpetual preferred stock	0	0	0	0	0	0	0	0	0	0	0	0	0
24 Common stock	100	650	702	300	810	675	500	1,085	228	302	11,000	665	450
25 Surplus	600	218	161	1,700	1,039	1,125	668	629	2,624	606	6,285	343	1,240
26 Undivided profits and capital reserves	1,980	483	458	1,807	(1,159)	(164)	(320)	702	1,951	507	(3,345)	(608)	586
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	2,680	1,351	1,331	3,807	650	1,636	838	2,416	4,803	1,415	13,940	400	2,276
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	20,042	17,321	13,378	30,630	7,141	24,489	11,911	31,264	62,558	20,598	273,002	26,160	26,444
Capital/Assets	14.33%	8.57%	10.91%	13.07%	10.61%	7.36%	7.68%	8.41%	9.12%	7.33%	6.06%	2.55%	9.32%
Loan Loss Reserve Ratio	1.65%	0.99%	1.55%	1.50%	1.39%	1.03%	1.09%	1.20%	2.44%	0.63%	1.54%	1.84%	1.03%
Loans To Assets	61.02%	77.90%	61.67%	44.40%	69.49%	66.02%	59.14%	56.74%	59.13%	72.76%	62.02%	55.61%	69.27%
Temporary Investment Ratio	11.20%	10.21%	21.42%	44.24%	9.83%	18.55%	18.66%	34.82%	30.03%	15.27%	20.21%	19.39%	16.79%
Return on Assets	0.74%	0.51%	0.31%	0.96%	0.29%	0.24%	0.54%	0.84%	0.45%	0.65%	0.86%	0.63%	0.04%

44 STATE AND 7 NATIONALLY CHARTERED BANKS - December 31, 1986
FIGURES IN THOUSANDS

	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	WASATCH BANK	WASATCH BANK OF LEHI	WASATCH BK PLEASANT GROVE
ASSETS							
1 Cash and balances due from depository institutions	7,364	799	74,226	1,673	4,458	665	841
a. Noninterest bearing balances and currency and coin	0	541	56,017	200	300	700	500
b. Interest-bearing balances	16,784	428	86,476	603	2,177	70	514
2 Securities	19,500	1,260	45,000	4,182	7,450	250	1,375
3 Federal funds sold and securities purchased under agr. to resell							
4 Loans and lease financing receivables	31,149	8,110	495,426	23,450	15,365	4,390	4,500
a. Loans and leases, net of unearned income	339	70	5,964	291	154	75	46
b. LRSS: Allowance for loan and lease losses	0	0	0	0	0	0	0
c. LRSS: Allocated transfer risk reserve							
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	30,810	8,040	489,462	23,169	15,211	4,315	4,454
5 Assets held in trading accounts	777	430	21,045	418	592	485	115
6 Premises and fixed assets (including capitalized leases)	637	281	7,411	381	806	64	154
7 Other real estate owned	0	0	0	0	0	0	0
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	0	0	2,074	0	0	0	0
10 Intangible assets	1,514	234	12,607	573	498	74	168
11 Other assets	77,382	12,013	794,318	31,199	31,492	6,623	8,121
12 TOTAL ASSETS							
LIABILITIES							
13 Deposits	68,827	10,654	698,646	27,750	27,892	5,661	7,364
a. In domestic offices	20,961	1,333	156,524	4,674	6,428	840	2,096
(1) Noninterest-bearing	47,866	9,321	542,122	23,076	21,466	4,821	5,268
(2) Interest-bearing	0	0	0	0	0	0	0
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0
(1) Noninterest bearing	0	0	0	0	0	0	0
(2) Interest-bearing	0	0	23,891	0	309	0	0
14 Federal funds purchased and securities sold under agr. to repurch.	0	0	3,717	174	365	0	0
15 Demand notes issued to U.S. Treasury	0	0	1,598	0	0	0	0
16 Other borrowed money	0	335	5,252	119	0	338	0
17 Mortgage indebtedness and obligations under capitalized leases	0	0	0	0	0	0	0
18 Bank's liability on acceptances executed and outstanding	0	0	250	133	0	0	0
19 Notes and debentures, subordinated to deposits	700	60	9,367	397	236	44	70
20 Other liabilities	69,527	11,049	742,721	28,573	29,402	6,043	7,434
21 TOTAL LIABILITIES							
22 Limited-life preferred stock	0	0	0	0	0	0	0
EQUITY CAPITAL							
23 Perpetual preferred stock	0	0	0	0	0	0	0
24 Common stock	1,347	462	21,394	270	316	228	238
25 Surplus	2,359	169	15,597	520	1,444	254	415
26 Undivided profits and capital reserves	4,153	333	14,606	1,736	326	98	34
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	7,859	964	51,597	2,626	2,090	580	687
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	77,382	12,013	794,318	31,199	31,492	6,623	8,121
	0	0	0	0	0	0	0
Capital/Assets	10.50%	8.61%	7.25%	9.22%	7.13%	9.89%	9.03%
Loan Loss Reserve Ratio	1.69%	0.86%	1.20%	1.20%	1.00%	1.71%	1.02%
Loans To Assets	40.25%	67.51%	62.37%	75.16%	48.77%	66.29%	55.41%
Frequency Investment Ratio	46.97%	18.55%	20.60%	15.99%	28.64%	15.40%	29.42%
Return on Assets	1.41%	1.00%	0.54%	0.45%	0.52%	0.59%	0.57%

44 STATE AND 7 NATIONALLY CHARTERED BANKS - December 31, 1986
FIGURES IN THOUSANDS

	TOTAL NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LATTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZION'S FIRST NATIONAL
ASSETS								
1 Cash and balances due from depository institutions	605,349	205	87,082	4,557	735	291,691	893	220,186
a. Noninterest-bearing balances and currency and coin	477,020	300	157,890	1,450	0	104,176	100	213,104
b. Interest-bearing balances	600,952	6,296	131,625	7,317	2,728	357,287	9,942	85,697
2 Securities	628,708	4,950	20,000	0	900	182,181	725	419,952
3 Federal funds sold and securities purchased under agr. to resell								
4 Loans and lease financing receivables	4,192,531	52,032	594,238	30,897	13,107	1,888,209	9,856	1,804,192
a. Loans and leases, net of unearned income	58,778	1,547	10,747	452	99	25,790	202	20,941
b. LBS: Allowance for loan and lease losses	0	0	0	0	0	0	0	0
c. LBS: Allocated transfer risk reserve								
d. Loans and leases, net of unearned income, allowances, and reserve (item 4.a minus 4.b and 4.c)	4,132,753	50,485	583,491	30,445	13,008	1,862,419	9,654	1,783,251
5 Assets held in trading accounts	59,413	0	0	0	0	58,069	0	1,344
6 Premises and fixed assets (including capitalized leases)	82,739	147	20,799	1,873	119	31,810	376	27,615
7 Other real estate owned	48,304	172	6,156	1,575	22	25,949	510	13,920
8 Investments in unconsolidated subsidiaries and associated companies	0	0	0	0	0	0	0	0
9 Customers' liability to this bank on acceptances outstanding	4,602	0	0	0	0	4,602	0	0
10 Intangible assets	1,237	0	860	0	0	0	0	377
11 Other assets	109,034	2,451	15,575	790	434	35,317	781	53,686
12 TOTAL ASSETS	6,950,111	65,006	1,023,478	48,067	17,946	2,953,501	22,981	2,819,132
LIABILITIES								
13 Deposits	5,528,086	51,646	890,530	40,839	14,744	2,282,888	20,276	2,227,163
a. In domestic offices	1,327,694	0	246,005	7,173	3,270	507,230	3,645	860,370
(1) Noninterest-bearing	4,200,392	51,646	644,524	33,666	11,474	1,775,658	16,631	1,466,793
(2) Interest-bearing	51,416	0	0	0	0	15,176	0	36,240
b. In foreign offices, Edge and Agreement subsidiaries	0	0	0	0	0	0	0	0
(1) Noninterest-bearing	51,416	0	0	0	0	15,176	0	36,240
(2) Interest-bearing	0	0	0	0	0	0	0	0
14 Federal funds purchased and securities sold under agr. to repurchase	770,408	0	46,484	1,375	0	371,281	0	251,268
15 Demand notes issued to U.S. Treasury	33,799	0	10,709	0	0	22,861	228	0
16 Other borrowed money	14,209	1,594	198	0	0	12,061	0	350
17 Mortgage indebtedness and obligations under capitalized leases	7,965	0	312	10	0	551	0	7,092
18 Bank's liability on acceptances executed and outstanding	4,602	0	0	0	0	4,602	0	0
19 Notes and debentures subordinated to deposits	44,569	0	4,233	0	0	27,136	0	13,200
20 Other liabilities	85,863	3,863	5,439	707	294	45,989	266	29,305
21 TOTAL LIABILITIES	6,340,916	57,103	957,905	42,931	15,038	2,782,545	20,770	2,664,624
22 Limited-life preferred stock	0	0	0	0	0	0	0	0
EQUITY CAPITAL								
23 Perpetual preferred stock	0	0	0	0	0	0	0	0
24 Common stock	53,612	675	13,000	410	50	23,897	600	15,000
25 Surplus	129,631	5,184	16,000	2,300	400	79,896	600	25,251
26 Undivided profits and capital reserves	225,932	2,044	36,573	2,426	2,458	67,163	1,011	114,257
27 Cumulative foreign currency translation adjustments	0	0	0	0	0	0	0	0
28 TOTAL EQUITY CAPITAL	409,191	7,903	65,573	5,136	2,908	170,956	2,211	154,508
29 TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK AND EQUITY CAPITAL	6,950,111	65,006	1,023,478	48,067	17,946	2,953,501	22,981	2,819,132
Capital Assets	8.7%	14.54%	7.46%	11.63%	16.74%	6.66%	10.50%	6.22%
Loan-to-Deposit Ratio	1.38%	2.97%	1.81%	1.46%	0.74%	1.37%	2.05%	1.16%
Loan-to-Assets	67.20%	80.04%	58.06%	64.28%	73.74%	67.37%	42.89%	64.00%
Temporary Investment Ratio	19.47%	10.74%	24.70%	15.50%	20.22%	9.22%	46.81%	17.04%
Return on Assets	0.15%	0.15%	0.05%	0.00%	3.11%	0.01%	0.45%	0.74%

14 STATE AND 7 NATIONALLY CHARTERED BANKS
For The Period January 1, 1966 thru December 31, 1966
FIGURES IN THOUSANDS

INCOME STATEMENT

	TOTAL STATE NATIONAL	TOTAL STATE BANKS	BANK OF AMERICAN FORE	BANK OF EPHEATH	BANK OF IRON COUNTY	BANK OF UTAH	BANKS BANKING COMPANY	BANK STATE BANK	BANK- VILLE BANK	BRIGHTON BANK	CACHE VALLEY BANK	CAPITAL CITY BANK	CENTRAL BANK AND TRUST
1. Interest Income													
a. Interest and fee income on loans													
(1) Interest and fee income on loans (banks under 25 million)	28,429	26,927	0	1,342	1,839	0	0	1,155	1,465	0	835	0	0
(2) Real estate loans	237,446	79,644	2,657	0	0	2,233	1,990	0	0	6	0	430	575
(3) Installment loans	145,597	46,302	266	0	0	2,439	634	0	0	2,741	0	254	673
(4) Credit card and related plans	43,686	10,806	67	0	0	153	0	0	0	92	0	99	239
(5) Commercial (time and demand) and all other loans	129,977	77,430	979	0	0	4,062	692	0	0	1,433	0	2,250	4,241
(6) All other loans	37,483	7,282	0	0	0	0	0	0	0	0	0	0	0
b. Income from lease financing receivables	7,940	3,050	0	0	0	0	55	0	0	0	0	0	0
c. Interest income on balances due from depository institutions	24,424	3,061	0	19	0	10	22	0	37	0	3	0	0
d. Interest and dividend income on securities													
(1) U.S. Treasury and U.S. Govt. agency and corporate oblig.	46,012	26,596	751	108	119	1,328	1,213	0	0	19	1	67	666
(2) Securities issued by state and political subd. in U.S.	38,200	16,738	1,650	159	46	282	1,224	0	4	0	0	220	1,775
(3) Other domestic securities (debt and equity)	6,149	5,224	0	0	0	34	0	0	0	0	0	0	0
(4) Foreign securities (debt and equity)	153	0	0	0	0	0	0	0	0	0	0	0	0
e. Interest income from assets held in trading accounts	3,166	339	0	0	0	0	0	0	0	0	0	0	0
f. Interest income on federal funds sold and securities purch. under agreements to resell	55,167	17,464	377	219	52	333	136	177	125	213	55	131	76
g. Total interest income (sum of items 1 through 1.f)	569,993	320,863	6,752	1,847	2,056	10,874	5,976	1,332	1,631	4,504	894	1,451	8,705
2. Interest expense													
a. Interest on deposits													
(1) Interest on time cert. of deposits of \$100,000 or more	191,952	29,654	90	26	103	394	242	135	171	161	143	195	83
(2) Interest on other deposits	291,655	128,884	3,424	921	1,184	4,443	2,824	109	483	1,077	299	1,242	4,058
b. Expense of federal funds purchased and securities sold under agreements to repurchase	51,704	9,844	0	0	24	171	0	0	0	0	1	7	24
c. Interest on demand notes to U.S. Treas. and other borrowed money	4,203	1,390	0	0	0	57	15	0	0	0	0	0	0
d. Interest on mortg. indebtedness and obligations under capitalized leases	1,894	1,219	0	0	0	0	0	0	0	41	18	0	0
e. Interest on notes and debentures subordinated to deposits	5,539	1,518	0	0	0	146	0	0	0	0	8	0	0
f. Total interest expense (sum of items 2a through 2e)	498,947	172,513	3,514	947	1,311	5,211	3,081	844	654	1,279	469	1,444	4,165
g. Net interest income (item 1g minus 2f)	361,511	148,350	3,238	900	745	5,663	2,895	488	977	3,225	425	2,007	4,540
3. Provision for loan and lease losses	94,303	25,628	224	175	974	540	60	(73)	217	497	38	106	616
4. Noninterest income													
a. Income from fiduciary accounts	15,827	3,317	0	41	0	91	255	106	0	0	0	0	0
b. Service charges on deposit accounts	53,062	22,272	208	45	166	1,496	0	33	177	766	87	341	735
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	522	1	0	0	0	0	0	0	0	0	0	0	0
e. Gains (losses) and fees from assets held trading acct.	1,054	512	0	0	0	0	0	0	0	0	0	0	0
f. Other noninterest income	49,275	18,426	77	0	20	442	35	0	182	464	170	367	5,046
g. Total noninterest income (sum 4a through 4f)	119,750	44,528	285	86	186	2,029	290	139	359	1,230	257	708	5,781
5. Gains (losses) on securities not held in trading accounts	10,809	8,026	0	0	0	151	(16)	0	0	0	0	18	38
6. Noninterest expense													
a. Salaries and employee benefits	158,236	74,019	1,153	276	560	3,381	615	267	337	1,400	235	963	3,753
b. Expenses of premises and fixed assets (net of rental income)													
(excluding salaries and empl. benefits and mortg. interest)	52,772	27,006	218	31	126	2,156	158	95	137	530	90	465	540
c. Other noninterest expense	173,205	59,563	558	332	425	1,726	464	268	297	1,027	223	725	4,520
d. Total noninterest expense (sum of item 6a through 6c)	384,213	160,588	1,919	639	1,111	7,263	1,237	630	771	2,957	548	2,153	8,813
7. Income (loss) before income taxes and extraordinary items and other adjustments	13,564	14,688	1,360	(72)	(1,154)	40	1,872	70	348	1,001	96	474	930
8. Applicable income taxes (on item 7)	(24,457)	734	210	0	(127)	0	138	14	82	404	0	202	214
9. Income (loss) before extraordinary items and other adjustments	34,421	13,954	1,070	(72)	(1,027)	40	1,734	56	266	597	96	272	716
10. Extraordinary items and other adjustments													
a. Extraordinary items and other adjts. gross of income taxes	151	151	0	0	0	0	0	14	0	0	0	0	0
b. Applicable income taxes (on item 10a)	0	0	0	0	0	0	0	14	0	0	0	0	0
c. Extraordinary items and other adjts. net of income taxes	151	151	0	0	0	0	0	0	0	0	0	0	0
11. Net income (loss) (sum of item 9 and item 10c)	34,421	14,105	1,070	(72)	(1,027)	40	1,734	70	266	597	96	272	716

44 STATE AND NATIONALLY CHARTERED BANKS
For The Period January 1, 1986 thru December 31, 1986
FIGURES IN THOUSANDS

INCOME STATEMENT

1 Interest income													
a. Interest and fee income on loans	0	0	0	0	935	1,537	0	0	0	0	290	3,058	
(1) Interest and fee income on loans (banks under 25 million)	3,236	21,845	562	7,257	0	0	990	1,368	4,351	1,291	0	0	0
(2) Real estate loans	380	7,114	943	6,628	0	0	1,098	708	2,408	1,439	798	0	0
(3) Installment loans	86	4,599	216	1,154	0	0	142	0	0	362	0	0	0
(4) Credit card and related plans	239	15,409	962	4,181	0	0	3,871	2,025	487	990	594	0	0
(5) Commercial (time and demand) and all other loans	0	5,167	0	488	0	0	0	0	0	0	0	0	0
(6) All other loans	0	358	0	716	0	4	0	0	0	0	224	0	0
b. Income from lease financing receivables	42	87	96	644	53	80	0	0	14	87	72	68	25
c. Interest income on balances due from depository institutions													
d. Interest and dividend income on securities													
(1) U.S. Treasury and U.S. Govt. agency and corporate oblig.	213	7,755	1,259	3,992	1	236	1,905	77	137	0	210	112	60
(2) Securities issued by state and political subd. in U.S.	0	2,571	464	0	0	11	795	93	774	19	0	0	0
(3) Other domestic securities (debt and equity)	0	2,637	0	74	0	0	0	0	0	0	0	0	0
(4) Foreign securities (debt and equity)	0	0	0	0	0	0	0	0	0	0	0	0	0
e. Interest income from assets held in trading accounts	0	0	0	28	0	0	0	0	143	0	0	0	0
f. Interest income on federal funds sold and securities purch. under agreements to resell	3,609	686	222	4,973	25	503	118	425	0	117	314	25	77
g. Total interest income (sum of items 1 through 1.f)	7,805	68,228	4,725	30,135	1,014	2,371	8,919	4,696	8,312	4,325	2,212	495	3,228
2 Interest expense													
a. Interest on deposits	1,549	9,459	211	1,547	94	138	181	194	440	271	206	42	309
(1) Interest on time cert. of deposits of \$100,000 or more	3,747	24,278	1,919	12,766	428	1,120	3,972	2,063	3,064	1,802	843	271	737
(2) Interest on other deposits													
b. Expense of federal funds purchased and securities sold under agreements to repurchase	2	3,783	12	3,433	4	0	19	0	17	0	101	1	4
c. Interest on demand notes to U.S. Treas. and other borrowed money	671	63	10	100	0	0	0	0	14	8	0	0	0
d. Interest on mortg. indebtedness and obligations under capitalized leases	0	214	14	0	0	0	0	98	0	0	0	4	0
e. Interest on notes and debentures subordinated to deposits	0	262	0	542	0	0	0	0	0	0	0	0	0
f. Total interest expense (sum of items 2a through 2e)	6,009	38,059	2,154	18,402	526	1,258	4,172	2,353	3,535	2,081	1,150	318	1,050
g. Net interest income (item 1g minus 2f)	1,796	30,169	2,571	11,733	488	1,113	4,747	2,343	4,777	2,244	1,062	177	2,178
3 Net interest income (item 1g minus 2f)	458	4,593	91	1,405	36	130	641	109	521	197	302	12	205
4 Provision for loan and lease losses													
5 Noninterest income													
a. Income from fiduciary accounts	0	530	0	386	0	0	0	0	0	0	0	34	442
b. Service charges on deposit accounts	156	4,220	390	789	258	159	653	258	1,468	263	118	61	727
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	0	0	0	1	0	0	0	0	0	0	0	0	0
e. Gains (losses) and fees from assets held trading accts.	0	0	0	307	0	0	0	0	0	0	0	59	246
f. Other noninterest income	182	3,112	87	1,130	38	49	393	53	187	146	180	93	688
g. Total noninterest income (sum 5a through 5f)	338	8,664	477	2,613	296	208	1,046	311	1,651	409	298	93	688
6 Gains (losses) on securities not held in trading accounts	0	2,093	52	2,228	0	276	0	0	0	0	0	0	0
7 Noninterest expense													
a. Salaries and employee benefits	1,311	14,077	1,040	5,839	311	533	2,451	958	2,438	1,118	445	122	1,003
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and empl. benefits and mortg. interest)	540	4,640	479	1,959	146	134	733	328	811	318	136	61	727
c. Other noninterest expense	2,476	10,353	671	6,870	196	481	1,123	795	1,316	840	349	124	596
d. Total noninterest expense (sum of item 7a through 7c)	4,327	29,070	2,189	14,668	653	1,148	4,307	2,081	4,565	2,276	930	307	2,326
8 Income (loss) before income taxes and extraordinary items and other adjustments	(3,251)	6,563	320	561	95	319	845	464	1,342	180	128	(49)	327
9 Applicable income taxes (on item 8)	(1,477)	1,982	181	569	34	112	142	152	500	37	113	0	0
10 Income (loss) before extraordinary items and other adjustments	(1,844)	5,481	629	(68)	61	207	703	312	842	147	15	(49)	327
11 Extraordinary items and other adjustments													
a. Extraordinary items and other adj., gross of income taxes	0	0	116	0	0	0	0	0	0	0	0	0	0
b. Applicable income taxes (on item 11a)	0	0	116	0	0	0	0	0	0	0	0	0	0
c. Extraordinary items and other adj., net of income taxes	(1,844)	5,481	755	(68)	61	207	703	312	842	147	15	(49)	327
12 Net income (loss) (sum of items 10 and 11c)													

44 STATE AND 7 NATIONALLY CHARTERED BANKS
For The Period January 1, 1986 thru December 31, 1986
FIGURES IN THOUSANDS

INCOME STATEMENT

	CUMMISON VALLEY BANK	HERITAGE BANK AND TRUST	HOLLADAY BANK AND TRUST	LEWISTON STATE BANK	PIONEER BANK	ROCKY MT. STATE BANK	SANDY STATE BANK	SILVER RING STATE BANK	STATE BANK SOUTHERN UTAH	SUN CAPITAL BANK	TRACY COLLINS RE. AND TRUST	UNION BANK	UNITED BANK
1 Interest income													
a. Interest and fee income on loans	1,424	1,673	1,085	0	637	2,361	996	2,015	0	1,879	0	0	0
(1) Interest and fee income on loans (banks under 25 million)	0	0	0	452	0	0	0	0	89	0	3,797	26	330
(2) Real estate loans	0	0	0	144	0	0	0	0	1,286	0	3,328	423	808
(3) Installment loans	0	0	0	0	0	0	0	0	176	0	31	44	48
(4) Credit card and related plans	0	0	0	1,059	0	0	0	0	2,598	0	10,531	1,432	1,124
(5) Commercial (line and demand) and all other loans	0	0	0	0	0	0	0	0	0	0	0	0	0
(6) All other loans	0	0	0	0	0	0	0	0	0	0	0	0	0
b. Income from lease financing receivables	0	78	153	325	0	68	11	16	16	15	72	9	1
c. Interest income on balances due from depository institutions													
d. Interest and dividend income on securities	179	114	43	260	90	87	92	17	435	54	488	0	215
(1) U.S. Treasury and U.S. Govt. agency and corporate oblig.	118	16	43	252	0	0	8	9	286	41	989	0	0
(2) Securities issued by state and political subd. in U.S.	0	0	0	0	0	0	0	0	0	0	24	0	0
(3) Other domestic securities (debt and equity)	0	0	0	0	0	0	0	0	0	0	0	0	0
(4) Foreign securities (debt and equity)	0	0	0	0	0	0	0	0	0	0	0	0	0
e. Interest income from assets held in trading accounts													
f. Interest income on federal funds sold and securities purch. under agreements to resell	105	46	18	203	51	155	77	244	219	134	1,218	157	101
g. Total interest income (sum of items 1 through 1.f)	1,826	1,927	1,342	2,694	778	2,671	1,184	2,301	5,135	2,123	20,478	2,082	2,627
2 Interest expense													
a. Interest on deposits	69	51	132	21	15	408	76	80	223	81	2,692	241	151
(1) Interest on time cert. of deposits of \$100,000 or more	834	1,267	547	1,490	275	873	401	698	2,581	952	8,846	710	954
(2) Interest on other deposits													
b. Expense of federal funds purchased and securities sold under agreements to repurchase	0	0	2	0	0	2	1	0	0	0	333	0	0
c. Interest on demand notes to U.S. Treas. and other borrowed money	0	4	0	4	0	0	9	10	0	0	130	0	0
d. Interest on mortg. indebtedness and obligations under capitalized leases	0	0	3	0	2	0	15	20	0	0	10	14	28
e. Interest on notes and debentures subordinated to deposits	0	0	7	0	0	0	0	12	0	0	500	0	0
f. Total interest expense (sum of items 2a through 2e)	903	1,322	691	1,515	292	1,283	502	820	2,804	1,033	12,511	965	1,133
3 Net interest income (item 1g minus 2f)	923	605	651	1,179	486	1,388	682	1,481	2,331	1,090	7,967	1,117	1,494
4 Provision for loan and lease losses	143	200	52	319	181	696	12	183	477	114	2,626	668	342
5 Noninterest income													
a. Income from fiduciary accounts	0	0	0	0	0	0	0	0	0	0	820	0	0
b. Service charges on deposit accounts	37	149	73	88	52	375	121	187	339	137	1,430	158	321
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	0	0	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	0	0	0	0	0	0	0	0	0	0	0	0	0
e. Gains (losses) and fees from assets held trading accts.	20	24	82	28	37	257	64	46	213	24	826	33	59
f. Other noninterest income	57	173	155	116	89	632	185	233	552	161	3,076	191	380
g. Total noninterest income (sum 5a through 5f)	0	279	0	32	22	0	6	0	345	0	195	0	0
6 Gains (losses) on securities not held in trading accounts													
7 Noninterest expense	459	303	344	449	254	688	409	437	1,144	478	5,557	588	644
a. Salaries and employee benefits													
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and empl. benefits and mortg. interest)	69	150	110	21	193	510	256	139	342	201	2,827	194	129
c. Other noninterest expense	120	316	259	227	275	723	260	461	1,005	324	4,240	547	715
d. Total noninterest expense (sum of item 7a through 7c)	648	763	717	697	722	1,921	925	1,037	2,491	1,003	12,624	1,329	1,489
8 Income (loss) before income taxes and extraordinary items and and other adjustments	189	88	41	311	(306)	(597)	(64)	494	260	134	(4,012)	(689)	43
9 Applicable income taxes (on item 8)	0	21	0	17	0	0	0	232	(25)	0	(1,653)	0	32
10 Income (loss) before extraordinary items and other adjustments	189	67	41	294	(306)	(597)	(64)	262	285	134	(2,359)	(689)	11
11 Extraordinary items and other adjustments													
a. Extraordinary items and other adjustments, gross of income taxes	0	21	0	0	0	0	0	0	0	0	0	0	0
b. Applicable income taxes on item 11a	0	0	0	0	0	0	0	0	0	0	0	0	0
c. Extraordinary items and other adjustments, net of income taxes	0	21	0	0	0	0	0	0	0	0	0	0	0
12 Net income (loss) from operations (item 10 plus 11c)	189	88	41	294	(306)	(597)	(64)	262	285	134	(2,359)	(689)	11

44 STATE AND ? NATIONALLY CHARTERED BANKS
For The Period January 1, 1985 thru December 31, 1986
FIGURES IN THOUSANDS

INCOME STATEMENT

	UTAH BANK AND TRUST	UTAH INDEPENDENT BANK	VALLEY BANK AND TRUST	VALLEY CENTRAL BANK	VASATCH BANK	VASATCH BANK OF LEHI	VASATCH BK PLEASANT GROVE
1 Interest Income							
a. Interest and fee income on loans							
(1) Interest and fee income on loans (banks under 25 million)	0	1,072	0	0	0	620	709
(2) Real estate loans	61	0	24,027	1,490	579	0	0
(3) Installment loans	1,418	0	8,614	696	624	0	0
(4) Credit card and related plans	177	0	2,994	0	67	0	0
(5) Commercial (time and demand) and all other loans	2,269	0	14,314	834	855	0	0
(6) All other loans	0	0	1,627	0	0	0	0
b. Income from lease financing receivables	0	0	1,693	0	0	0	0
c. Interest income on balances due from depository institutions	0	32	674	128	21	42	35
d. Interest and dividend income on securities							
(1) U.S. Treasury and U.S. Govt. agency and corporate oblig.	1,224	34	2,792	76	137	0	30
(2) Securities issued by state and political subd. in U.S.	224	0	4,579	0	66	6	13
(3) Other domestic securities (debt and equity)	0	0	2,455	0	0	0	0
(4) Foreign securities (debt and equity)	0	0	0	0	0	0	0
e. Interest income from assets held in trading accounts	0	0	148	0	0	0	0
f. Interest income on federal funds sold and securities purch. under agreements to resell	687	58	601	131	159	32	50
g. Total interest income (sum of items 1 through 1.f)	6,082	1,196	64,538	3,355	2,508	700	837
2 Interest expense							
a. Interest on deposits							
(1) Interest on time cert. of deposits of \$100,000 or more	368	8	8,289	63	234	33	35
(2) Interest on other deposits	2,206	603	24,881	1,584	820	311	341
b. Expense of federal funds purchased and securities sold under agreements to repurchase	0	0	1,865	7	31	0	0
c. Interest on demand notes to U.S. Treas. and other borrowed money	0	0	269	10	14	0	0
d. Interest on mortg. indebtedness and obligations under capitalized leases	0	36	656	11	0	37	0
e. Interest on notes and debentures subordinated to deposits	0	0	27	14	0	0	0
f. Total interest expense (sum of items 2a through 2e)	2,574	647	35,987	1,689	1,099	381	376
3 Net interest income (item 1g minus 2f)	3,508	549	28,551	1,666	1,409	319	461
4 Provision for loan and lease losses	348	64	6,620	294	49	15	51
5 Noninterest income							
a. Income from fiduciary accounts	0	0	886	0	0	0	0
b. Service charges on deposit accounts	680	133	4,123	218	190	90	109
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	0	0	0	0	0	0	0
e. Gains (losses) and fees from assets held trading accts.	0	0	205	0	0	0	0
f. Other noninterest income	326	17	3,504	102	61	21	21
g. Total noninterest income (sum 5a through 5f)	1,006	150	8,712	320	251	111	130
6 Gains (Losses) on securities not held in trading accounts	27	0	2,280	0	0	0	0
7 Noninterest expense							
a. Salaries and employee benefits	1,870	248	13,440	527	646	154	224
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and empl. benefits and mortg. interest)	387	63	5,279	88	283	70	138
c. Other noninterest expense	894	200	10,838	555	470	152	224
d. Total noninterest expense (sum of item 7a through 7c)	3,151	511	29,557	1,170	1,399	376	586
8 Income (loss) before income taxes and extraordinary items and and other adjustments	1,685	122	7,372	522	212	39	(46)
9 Applicable income taxes (in item 8)	(6)	0	(936)	266	48	0	0
10 Income (loss) before extraordinary items and other adjustments	1,679	122	6,436	256	164	39	(46)
11 Extraordinary items and other adjustments							
a. Extraordinary items and other adjustments of income taxes	0	0	0	0	0	0	0
b. Applicable income taxes on item 11a	0	0	0	0	0	0	0
c. Extraordinary items and other adjustments of income taxes	0	0	0	0	0	0	0
12 Net income (loss) from continuing operations	1,679	122	6,436	256	164	39	(46)

44 STATE AND 7 NATIONALLY CHARTERED BANKS
For The Period January 1, 1986 thru December 31, 1986
FIGURES IN THOUSANDS

INCOME STATEMENT

	TOTAL NATIONAL BANKS	AMERICAN INVESTMENT BANK	FIRST INTERSTATE BANK	FIRST NATIONAL LAYTON	FIRST NATIONAL MORGAN	FIRST SECURITY BANK	FIRST WESTERN NATIONAL	ZION'S FIRST NATIONAL
1 Interest Income								
a. Interest and fee income on loans	1,511	8,162	0	0	1,511	0	0	0
(1) Interest and fee income on loans (banks under 25 million)	157,822	0	26,033	1,790	0	82,466	108	47,425
(2) Real estate loans	99,295	0	10,785	650	0	44,347	914	42,599
(3) Installment loans	32,880	0	7,571	80	0	13,350	0	11,879
(4) Credit card and related plans	112,547	0	14,504	1,012	0	47,756	408	48,867
(5) Commercial (time and demand) and all other loans	26,201	0	3,089	0	0	4,246	0	18,866
(6) All other loans	4,890	0	659	0	0	867	1	3,363
b. Income from lease financing receivables	21,363	227	6,179	94	0	7,273	0	7,817
c. Interest income on balances due from depository institutions								
d. Interest and dividend income on securities	19,416	86	5,028	114	25	12,531	817	901
(1) U.S. Treasury and U.S. Govt. agency and corporate oblig.	22,062	0	2,712	491	247	6,522	140	11,950
(2) Securities issued by state and political subd. in U.S.	325	0	52	0	0	804	0	69
(3) Other domestic securities (debt and equity)	153	0	0	0	0	153	0	0
(4) Foreign securities (debt and equity)	2,827	0	0	0	0	2,918	0	9
e. Interest income from assets held in trading accounts								
f. Interest income on federal funds sold and securities purch. under agreements to resell	37,703	160	1,909	60	35	5,622	50	30,027
g. Total interest income (sum of items 1 through 1.f.)	548,230	8,635	78,521	4,291	1,818	228,755	2,438	223,772
2 Interest expense								
a. Interest on deposits	72,298	1,296	4,595	415	30	27,441	80	39,737
(1) Interest on time cert. of deposits of \$100,000 or more	202,767	2,683	32,577	1,895	595	90,315	1,107	76,278
(2) Interest on other deposits								
b. Expense of federal funds purchased and securities sold under agreements to repurchase	43,860	0	2,947	4	1	18,584	1	22,323
c. Interest on demand notes to U.S. Treas. and other borrowed money	2,813	0	623	0	0	1,152	10	1,028
d. Interest on mortg. indebtedness and obligations under capitalized leases	675	0	31	7	0	28	0	609
e. Interest on notes and debentures subordinated to deposits	4,021	0	396	0	0	2,344	13	1,268
f. Total interest expense (sum of items 2a through 2e)	326,434	3,979	81,169	2,321	626	139,864	1,211	141,243
3 Net interest income (item 1g minus 2f)	213,161	4,656	37,352	1,970	1,192	88,891	1,227	82,529
4 Provision for loan and lease losses	68,675	1,118	14,491	113	20	34,419	223	19,409
5 Noninterest income								
a. Income from fiduciary accounts	12,510	0	2,839	0	0	6,895	0	2,776
b. Service charges on deposit accounts	30,810	0	7,281	250	106	14,545	161	8,467
c. Trading gains (losses) and fees from foreign exchange	0	0	0	0	0	0	0	0
d. Other foreign transaction gains (losses)	521	0	31	0	0	430	0	60
e. Gains (losses) and fees from assets held trading accts.	542	0	0	0	0	917	0	(375)
f. Other noninterest income	30,849	166	5,239	267	77	19,708	81	5,478
g. Total noninterest income (sum 5a through 5f)	75,232	166	15,389	517	183	42,495	242	16,406
6 Gains (losses) on securities not held in trading accounts	2,783	0	572	0	0	2,354	1	(144)
7 Noninterest expense								
a. Salaries and employee benefits	84,217	448	17,934	975	331	37,421	506	26,650
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and empl. benefits and mortg. interest)	25,766	58	7,151	333	32	10,405	175	7,670
c. Other noninterest expense	113,642	959	16,259	563	135	65,118	463	31,105
d. Total noninterest expense (sum of item 7a through 7c)	223,625	1,465	41,244	1,871	498	112,544	1,144	65,425
8 Income (loss) before income taxes and extraordinary items and other adjustments	(1,124)	2,119	(2,521)	503	697	(14,023)	103	15,957
9 Applicable income taxes (on item 8)	(29,521)	1,103	(3,041)	23	300	(14,853)	0	(8,814)
10 Income (loss) before extraordinary items and other adjustments	24,447	1,176	526	480	557	830	103	21,971
11 Extraordinary items and other adjustments								
a. Extraordinary items and other (net of income taxes)	0	0	0	0	0	0	0	0
b. Applicable income taxes (on item 11a)	0	0	0	0	0	0	0	0
c. Extraordinary items and other (net of income taxes)	26,447	1,176	526	480	557	830	103	21,971
12 Net income (loss) (sum of item 10 and 11c)								

Deseret Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1987

ASSETS

Cash and due from banks	3,000
U. S. Treasury Securities	30,000
Obligations of States and political subdivisions	42,000
Federal funds sold and securities purchases under agreements to resell in domestic offices	30,000
Bank premises, furniture & fixtures, and other assets representing bank premises	45,000
Other assets	<u>275,000</u>
TOTAL ASSETS	425,000

LIABILITIES

Other liabilities	<u>114,000</u>
TOTAL LIABILITIES	114,000

EQUITY CAPITAL

Common stock	100,000
Surplus	50,000
Undivided profits	<u>161,000</u>
TOTAL EQUITY CAPITAL	<u>311,000</u>
TOTAL LIABILITIES AND EQUITY CAPITAL	425,000

Moore Trust Company
Salt Lake City, Utah

Statement of Condition as of June 30, 1987

ASSETS

Cash and due from banks	14,000
U. S. Treasury Securities	296,000
Bank premises, furniture and fixtures, and other assets representing bank premises	80,000
Other assets	<u>103,000</u>
TOTAL ASSETS	493,000

LIABILITIES

Other liabilities	<u>94,000</u>
TOTAL LIABILITIES	94,000

EQUITY CAPITAL

Common stock	150,000
Surplus	400,000
Undivided Profits	<u>(151,000)</u>
TOTAL EQUITY CAPITAL	<u>399,000</u>
TOTAL LIABILITIES AND EQUITY CAPITAL	493,000

Steiner Trust Company
 Ogden, Utah
 Statement of Condition as of June 30, 1987

ASSETS

Cash and due from banks 82,000

TOTAL ASSETS 82,000

LIABILITIES

Other liabilities 1,000

TOTAL LIABILITIES 1,000

EQUITY CAPITAL

Undivided profits 81,000

TOTAL EQUITY CAPITAL 81,000

TOTAL LIABILITIES AND EQUITY CAPITAL 82,000

SAVINGS / BUILDING AND LOAN
 ASSOCIATIONS

FEDERAL SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1987

<u>Name</u>	<u>City</u>	<u>County</u>	<u>President</u>	<u>Secretary</u>
American Savings & Loan Association FSB	Salt Lake City	Salt Lake	J. Allen Blodgett	Loren Ronnow
Crossland Savings SFB	Salt Lake City	Salt Lake	C. J. Sumner	Ruth Strickland
Deseret Federal Savings and Loan Association	Salt Lake City	Salt Lake	S. Blaine Willes	D. K. Mallinson
First Federal Savings and Loan Association of Logan	Logan	Cache	Fred R. Hunsaker	Brad L. Hales
First Federal Savings and Loan Association	Salt Lake City	Salt Lake	Gerald R. Christensen	Ralph P. Neilson
Ogden First Federal Savings and Loan Association	Ogden	Weber	Jack C. Sargent	Georgia S. Goodell
Prudential Federal Savings and Loan Association	Salt Lake City	Salt Lake	Kent W. Larsen	Eleanor L. Lloyd

FOREIGN SAVINGS AND LOAN ASSOCIATIONS WITH BRANCHES IN UTAH

Sandia Federal Savings and Loan Association	Salt Lake City	Salt Lake	Dan Wipfs	Marilyn J. Chavez
Benj. Franklin Federal Savings and Loan Association	Salt Lake City	Salt Lake	Robert K. Downie	Marjorie Hammond

STATE SAVINGS/BUILDING AND LOAN ASSOCIATIONS

AS OF JUNE 30, 1987

<u>Name of Association</u>	<u>City</u>	<u>County</u>	<u>Organized</u>	<u>President</u>	<u>Secretary</u>
First Charter Savings Bank, dba Heritage Savings and Loan Association	St. George	Washington	1917	Richard M. Mathis	Bonnie J. Beasley
Home Savings and Loan Association	Salt Lake City	Salt Lake	1916	Fred A. Smolka	Orin R. Woodbury
Logan Savings and Loan Association	Logan	Cache	1913	E. Jay Berry	R. L. Bracken
MountairWest Savings and Loan Association	Ogden	Weber	1922	John L. Richards	Paul A. Price
40 * Payson Building and Loan Society	Payson	Utah	1920	Lynn Page	Sherman Loveless
United Savings and Loan Association	Ogden	Weber	1956	P. A. Neuenschwander	La Verne Neilson
Williamsburg Savings Bank	Salt Lake City	Salt Lake	1973	D. Gary Alvey	Peter K. Ringger

* Indicates not insured with Federal Savings and Loan Insurance Corporation

REPORT OF TEN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AND TWENTY BRANCHES
AS OF JUNE 30, 1987

<u>Name of Association</u>	<u>Location</u>
First Charter Savings Bank, 95 East Tabernacle dba Heritage Savings and Loan Association Olympus, 3983 So. Wasatch Blvd.	St. George
Home Savings and Loan Association, 130 E. 3300 So. 116 South Main Street	Salt Lake City Salt Lake City
Logan Savings and Loan Association, 399 N. Main St. Cache Valley Mall, 1300 N. Main St. Tremonton, 40 West Main St.	Logan Logan Tremonton
MountainWest Savings and Loan Association, Washington Blvd. Five Points, 114 No. Washington Blvd. Foothill, 1500 Foothill Blvd. Harrison, 4401 So. Harrison Blvd. Millcreek, 2835 E. 3300 So. Sandy, 855 E. 9400 So. West Valley, 3540 So. 4000 West ZCMI Downtown, 36 So. State Street Corporate Office (not a branch) 40 E. So. Temple	Ogden Ogden Salt Lake City Ogden Salt Lake City Sandy West Valley City Salt Lake City Salt Lake City
<u>WYOMING</u> Cheyenne (2)	Cheyenne, Wyo.
Payson Building and Loan Society	Payson
United Savings and Loan Association - 4185 Harrison Blvd. Bountiful, 319 So. Main Street Crossroads Mall Layton, 360 So. Fort Lane Salt Lake, 376 East 400 So. Fort Union, 1845 E. Ft. Union Blvd. Ogden, 2350 Washington Blvd. Taylorsville, 5648 South Redwood Road	Ogden Bountiful Salt Lake City Layton Salt Lake City Salt Lake City Ogden Taylorsville
<u>IDAHO</u> Idaho Falls	Idaho Falls
Williamsburg Savings Bank, 72 So. Main Cedar City, 397 So. Main St. Colonade, 401 East 200 South Holladay, 2080 East 4800 South Hurricane, 215 West State Street Kanab, 150 So. 100 East Moab, 164 East Center Street Sandy, 9308 So. 7th East St. George, 200 East Tabernacle	Salt Lake City Cedar City Salt Lake City Salt Lake City Hurricane Kanab Moab Sandy St. George

Name of AssociationLocation

Williamsburg Savings Bank, cont.

OREGON

Coos Bay
Lincoln City
McMinnville
Newport
Woodburn
Stayton
Brownsville
Albany
Tillamook
Lebanon
Eugene
Springfield
Silverton

WASHINGTON

Des Moines
North Bend
Wallingford

Coos Bay
Lincoln City
McMinnville
Newport
Woodburn
Stayton
Brownsville
Albany
Tillamook
Lebanon
Eugene
Springfield
Silverton

Des Moines
North Bend
Wallingford

STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS AND BRANCHES IN UTAH:

SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1986-----10
 BRANCHES - June 30, 1986-----51
 SAVINGS/BUILDING AND LOAN ASSOCIATIONS - June 30, 1987-----7
 BRANCHES - June 30, 1987-----27
 BRANCHES APPROVED BUT NOT OPENED - June 30, 1987-----0

<u>Name Change:</u>	<u>Date Approved</u>
Washington Savings Bank changed name to: Williamsburg Savings Bank	11-01-85

<u>Utah Charters Converted to Federal Charters:</u>	<u>Date Approved</u>	<u>Date Opened</u>
American Savings and Loan Association to American Savings and Loan Association FSB	01-30-87	01-30-87
Western Savings and Loan Company to CrossLand Savings FSB, a Federal Savings Bank	03-24-87	03-24-87

<u>Branch Opened:</u>	<u>Date Closed</u>
First Charter Savings Bank, dba Heritage Savings and Loan Association, 3983 So. Wasatch Blvd., Salt Lake City, Utah	07-23-86

<u>Branches Closed:</u>	<u>Date Closed</u>
Summit Savings and Loan Association Salt Lake Branch	10-03-86
Home Office, Park City	04-24-87
Home Savings and Loan Association Parley's Office	05-14-87

<u>Savings And Loans In Liquidation:</u>	<u>Date</u>
Summit Savings and Loan Association, Park City - Charter revoked, Assets are in liquidation by the FSLCI	04-21-87

Foreign Savings And Loans Authorized To Establish Branches In Utah:

Western Savings of Phoenix

First Commercial Savings and Loan of Phoenix

Both are authorized to establish branches in the downtown Salt Lake area.
 Neither has opened branches.

REPORT SHOWING CONDITION OF SEVEN STATE CHARTERED
SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS JUNE 30, 1987
(Amounts in thousands)

ASSETS

Items	7 Associations June 30, 1987
Cash and due from Depository Institutions	20,959
Investment Securities	252,477
Net Mortgage Loans (Less: Loans in Process, Unearned Discount Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	635,502
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	10,654
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	19,421
Premises, Furniture, Fixtures and Leasehold Improvements	21,064
Investment in Affiliate(s)	72,598
Accrued Interest Receivable	10,727
Real Estate Owned	15,986
Real Estate Investments	9,239
Other Assets	78,697
TOTAL ASSETS	1,147,324

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	902,690
FHLB Advances	98,635
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	64,794
Mortgage-Backed Bonds	-0-
Advance Payments by Borrowers	7,233
Other Liabilities	12,445
TOTAL LIABILITIES	1,085,797

REGULATORY NET WORTH

Capital Stock	4,452
Paid-in Surplus	11,177
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	-0-
Appraised Equity Capital	-0-
Reserves, Undivided Profits, and Net Undistributed Income	45,898
TOTAL REGULATORY NET WORTH	61,527
TOTAL LIABILITIES AND REGULATORY NET WORTH	1,147,324

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF SEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS JUNE 30, 1987
(Amounts in thousands)

ASSETS

Items	Heritage Savings and Loan	Home Savings and Loan	Logan Savings and Loan	MountainWest Savings and Loan
Cash and Due from Depository Institutions	542	392	1,108	5,624
Investment Securities	51,527	613	11,348	39,648
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	105,419	15,598	42,079	184,673
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	-0-	-0-	1,759
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	181	98	2,666	4,060
Premises, Furniture, Fixtures and Leasehold Improvements	647	829	2,460	4,810
Investment in Affiliate(s)	11,088	1	2,108	31,558
Accrued Interest Receivable	1,981	105	684	4,172
Real Estate Owned	479	1,406	304	2,268
Real Estate Investments	-0-	-0-	-0-	-0-
Other Assets	4,837	824	383	49,493
TOTAL ASSETS	176,701	19,866	63,140	328,065

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	73,997	16,301	52,310	292,015
FHLB Advances	33,750	1,885	4,000	22,350
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	60,476	9	3,144	-0-
Mortgage-Backed Bonds	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	215	671	499	1,340
Other Liabilities	2,080	405	167	1,868
TOTAL LIABILITIES	170,518	19,271	60,120	317,573

REGULATORY NET WORTH

Capital Stock	400	650	-0-	162
Paid-in Surplus	3,673	1,358	-0-	2,621
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	2,110	(1,413)	3,020	7,709
TOTAL REGULATORY NET WORTH	6,183	595	3,020	10,492
TOTAL LIABILITIES AND REGULATORY NET WORTH	176,701	19,866	63,140	328,065

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF SEVEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS JUNE 30, 1987
(Amounts in thousands)

ASSETS

Items	Payson Building and Loan	United Savings and Loan	Williamsburg Savings Bank	Total State
Cash and Due from Depository Institutions	5	5,473	7,815	20,959
Investment Securities	22	62,293	87,026	252,477
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	171	88,240	199,322	635,502
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	5,609	3,286	10,654
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	8,786	3,630	19,421
Premises, Furniture, Fixtures and Leasehold Improvements	-0-	2,818	9,500	21,064
Investment in Affiliate(s)	-0-	24,196	3,647	72,598
Accrued Interest Receivable	-0-	455	3,330	10,727
Real Estate Owned	-0-	10,110	1,419	15,986
Real Estate Investments	-0-	8,830	409	9,239
Other Assets	-0-	5,924	17,236	78,697
TOTAL ASSETS	198	222,734	336,620	1,147,324

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	152	175,766	292,149	902,690
FHLB Advances	-0-	9,650	27,000	98,635
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	-0-	715	450	64,794
Mortgage-Backed Bonds	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	-0-	3,249	1,259	7,233
Other Liabilities	-0-	4,289	3,636	12,445
TOTAL LIABILITIES	152	193,669	324,494	1,085,797

REGULATORY NET WORTH

Capital Stock	46	237	2,957	4,452
Paid-in Surplus	-0-	151	3,374	11,177
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	-0-	28,677	5,795	45,898
TOTAL REGULATORY NET WORTH	46	29,065	12,126	61,527
TOTAL LIABILITIES AND REGULATORY NET WORTH	198	222,734	336,620	1,147,324

REPORT SHOWING CONDITION OF TEN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1986
AND ELEVEN STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS DECEMBER 31, 1985
(Amounts in thousands)

ASSETS	10 Associations December 31, 1985	10 Associations December 31, 1986
Cash and Due from Depository Institutions	81,839	98,680
Investment Securities	207,863	292,618
Net Mortgage Loans	3,161,944	3,021,916
Net Commercial Loans and Leases	112,373	92,874
Net Consumer Loans and Leases	226,846	210,805
Premises, Furniture, Fixtures and Leasehold Improvements	82,417	87,113
Investment in Affiliate(s)	99,915	140,984
Accrued Interest Receivable	54,328	60,499
Real Estate Owned	77,901	121,593
Real Estate Investments	65,426	-7,206
Other Assets	374,663	350,133
TOTAL ASSETS	4,545,514	4,514,330
<u>LIABILITIES</u>		
Deposits	3,538,700	3,457,676
FHLB Advances	631,614	726,114
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	150,288	194,759
Mortgage-Backed Bonds	32,051	32,132
Advance Payments by Borrowers	12,387	13,726
Other Liabilities	57,961	63,739
TOTAL LIABILITIES	4,423,001	4,488,146
<u>REGULATORY NET WORTH</u>		
Capital Stock	5,992	7,535
Paid-in Surplus	92,613	91,513
Qualifying Mutual Capital Certificates	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-
Appraised Equity Capital	10,508	10,784
Reserves, Undivided Profits, and Net Worth	13,401	(83,648)
TOTAL REGULATORY NET WORTH	122,513	26,184
TOTAL LIABILITIES AND REGULATORY NET WORTH	4,545,514	4,514,330

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF TEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS DECEMBER 31, 1986
(Amounts in thousands)

ASSETS

Items	American Savings and Loan	Heritage Savings and Loan	Home Savings and Loan	Logan Savings and Loan
Cash and Due from Depository Institutions	65,136	409	1,069	399
Investment Securities	121,790	19,900	1,565	10,407
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,899,954	126,580	14,972	42,714
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	77,263	54	(231)	-0-
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	182,232	229	283	2,201
Premises, Furniture, Fixtures and Leasehold Improvements	58,237	673	859	2,555
Investment in Affiliate(s)	64,647	11,436	-0-	2,081
Accrued Interest Receivable	34,135	1,610	190	711
Real Estate Owned	80,874	221	1,445	308
Real Estate Investments	39,510	-0-	-0-	-0-
Other Assets	243,813	7,729	474	668
TOTAL ASSETS	2,867,591	168,841	20,626	62,043

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	2,131,554	74,724	17,203	52,638
FHLB Advances	518,900	30,000	1,635	4,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	110,793	54,477	-0-	2,157
Mortgage-Backed Bonds	32,132	-0-	-0-	-0-
Advance Payments by Borrowers	10,317	94	295	174
Other Liabilities	42,286	3,550	692	221
TOTAL LIABILITIES	2,845,982	162,845	19,825	59,190

REGULATORY NET WORTH

Capital Stock	1,596	400	650	-0-
Paid-in Surplus	80,247	3,673	1,358	-0-
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-
Appraised Equity Capital	8,407	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	(68,641)	1,923	(1,207)	2,853
TOTAL REGULATORY NET WORTH	21,609	5,996	801	2,853
TOTAL LIABILITIES AND REGULATORY NET WORTH	2,867,591	168,841	20,626	62,043

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF TEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS DECEMBER 31, 1986
(Amounts in thousands)

ASSETS

Items	MountainWest Savings and Loan	Payson Building and Loan Society	Summit Savings and Loan	United Savings and Loan
Cash and Due from Depository Institutions	5,112	1	4,667	3,854
Investment Securities	20,054	21	801	36,653
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	235,981	176	113,577	113,673
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	4,505	-0-	30	3,890
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	4,271	-0-	82	7,312
Premises, Furniture, Fixtures and Leasehold Improvements	4,951	-0-	552	2,872
Investment in Affiliate(s)	25,099	-0-	7,021	22,430
Accrued Interest Receivable	3,033	-0-	4,386	522
Real Estate Owned	2,625	-0-	8,875	11,514
Real Estate Investments	-0-	-0-	-0-	6,594
Other Assets	50,598	-0-	1,736	6,318
TOTAL ASSETS	356,229	198	141,727	215,632

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	285,343	154	147,339	166,108
FHLB Advances	33,250	-0-	26,000	12,903
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	19,812	-0-	249	2,454
Mortgage-Backed Bonds	-0-	-0-	-0-	-0-
Advance Payments by Borrowers	1,035	-0-	21	769
Other Liabilities	3,421	-0-	745	5,509
TOTAL LIABILITIES	342,861	154	174,354	187,743

REGULATORY NET WORTH

Capital Stock	162	44	1,489	237
Paid-in Surplus	2,621	-0-	89	151
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	10,585	-0-	(34,205)	27,501
TOTAL REGULATORY NET WORTH	13,368	44	(32,627)	27,889
TOTAL LIABILITIES AND REGULATORY NET WORTH	356,229	198	141,727	215,632

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF TEN SAVINGS/BUILDING AND LOAN ASSOCIATIONS
AS OF THE CLOSE OF BUSINESS DECEMBER 31, 1986
(Amounts in thousands)

ASSETS

Items	Western Savings and Loan	Williamsburg Savings Bank	Total State
Cash and Due from Depository Institutions	8,036	9,997	98,680
Investment Securities	34,819	46,608	292,618
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	282,374	191,915	3,021,916
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	2,654	4,709	92,874
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	9,347	4,848	210,805
Premises, Furniture, Fixtures and Leasehold Improvements	7,937	8,477	87,113
Investment in Affiliate(s)	4,912	3,268	140,894
Accrued Interest Receivable	13,211	2,701	60,499
Real Estate Owned	13,956	1,775	121,593
Real Estate Investments	827	275	47,206
Other Assets	17,002	11,795	340,133
TOTAL ASSETS	395,075	286,368	4,514,330

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	360,438	222,175	3,457,676
FHLB Advances	51,426	48,000	726,114
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	4,305	512	194,759
Mortgage-Backed Bonds	-0-	-0-	32,132
Advance Payments by Borrowers	342	679	13,726
Other Liabilities	3,440	3,875	63,739
TOTAL LIABILITIES	419,951	275,241	4,488,146

REGULATORY NET WORTH

Capital Stock	-0-	2,957	7,535
Paid-in Surplus	-0-	3,374	91,513
Qualifying Mutual Capital Certificates	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-
Appraised Equity Capital	2,377	-0-	10,784
Reserves, Undivided Profits, and Net Undistributed Income	(27,253)	4,796	(83,648)
TOTAL REGULATORY NET WORTH	(24,876)	11,127	26,184
TOTAL LIABILITIES AND REGULATORY NET WORTH	395,075	286,368	4,514,330

CONSOLIDATED STATEMENT OF OPERATIONS OF
7 STATE CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS
January 1, 1987 to June 30, 1987
(Figures in thousands)

INCOME

Interest on Loans	33,194
Loan Fees and Service Charges	4,637
Loan Servicing Fees	6,366
Other Operating Income	10,598
Total Operating Income	54,795
Non-Operating Income	3,268
TOTAL INCOME	58,063

EXPENSES

General and Administrative Expenses	17,090
Dividend Interest Expenses:	
Savings Accounts Earnings Expense	28,883
Advance Payments by Borrowers	
for Taxes and Insurance	1,010
Advances from FHLB Expense	4,456
Subordinated Debentures	-0-
Mortgage Backed Bonds	-0-
Other Borrowed Money	<u>1,025</u>
TOTAL INTEREST EXPENSE	35,374
Non-Operating Expense	2,024
Income Taxes	1,813
TOTAL EXPENSES	56,301
NET INCOME (Or Loss)	1,762

Comparative Statement of Total Assets of Seven State-Chartered Savings/
Building and Loan Associations

As of June 30, 1987

And Total Assets of Ten State Chartered Savings/Building and Loan Associations
As of June 30, 1986
(In thousands)

Name of State Savings/Building and Loan Association	City	June 30, 1986	June 30, 1987
American Savings and Loan Association	Salt Lake City	2,828,818	*
Heritage Savings and Loan Association	St. George	151,616	176,701
Home Savings and Loan	Salt Lake City	29,494	19,866
Logan Savings & Loan Association	Logan	63,253	63,140
MountainWest Savings and Loan	Ogden	354,443	328,065
Payson Building and Loan	Payson	205	198
Summit Savings and Loan Association	Park City	184,832	**
United Savings and Loan	Ogden	231,513	222,734
Western Savings and Loan Company	Salt Lake City	450,281	*
Williamsburg Savings Bank	St. George	<u>253,313</u>	<u>336,620</u>
	TOTALS	4,547,770	1,147,324

* Now Federally Chartered

** Operations Discontinued

Comparative Statement of Total Assets of Ten State-Chartered Savings/
Building and Loan Associations

As of December 31, 1986

And Total Assets of Ten State Chartered Savings/Building and Loan Associations
As of December 31, 1985
(In thousands)

Name of State Savings/Building and Loan Association	City	December 31, 1985	December 31, 1986
American Savings and Loan Association	Salt Lake City	2,833,582	2,867,591
Heritage Savings and Loan Association	St. George	161,610	168,841
Home Savings and Loan	Salt Lake City	25,523	20,626
Logan Savings & Loan Association	Logan	60,252	62,043
MountainWest Savings and Loan	Ogden	342,126	356,229
Payson Building and Loan	Payson	208	198
Summit Savings and Loan Association	Park City	206,436	141,727
United Savings and Loan	Ogden	190,641	215,632
Western Savings and Loan Company	Salt Lake City	500,547	395,075
Williamsburg Savings Bank	Salt Lake City	<u>224,588</u>	<u>286,368</u>
	TOTALS	4,545,513	4,514,330

REPORT OF SEVEN* FEDERALLY CHARTERED
SAVINGS/BUILDING AND LOAN ASSOCIATIONS
IN UTAH AS OF JUNE 30, 1987

(IN THOUSANDS)

ASSETS:

Cash and Due from Depository Institutions	83,974
Investment Securities	432,243
Net Mortgage Loans	3,491,013
Net Commercial Loans and Leases	87,888
Net Consumer Loans and Leases	206,596
Premises, Furniture, Fixtures, and Leasehold Improvements	77,270
Investments in Affiliate(s)	128,779
Accrued Interest Receivable	72,833
Real Estate Owned	94,333
Real Estate Investments	46,500
Other Assets	518,518
TOTAL ASSETS	5,239,947*

LIABILITIES:

Total Deposits	3,434,163
FHLB Advances	1,055,377
Other Borrowed Money and Subordinated Debentures	
Not Qualifying for Net Worth	443,175
Mortgage-Backed Bonds	32,469
Advance Payments by Borrowers	22,395
Other Liabilities	54,114
TOTAL LIABILITIES	5,041,693

REGULATORY NET WORTH:

Capital Stock	2,766
Paid-in Surplus	329,111
Qualifying Mutual Capital Certificates	-0-
Income Capital/Net Worth Certificates	-0-
Qualifying Subordinated Debentures	4,110
Appraised Equity Capital	8,452
Reserves, Undivided Profits, and Net Undistributed Income	(146,185)
TOTAL REGULATORY NET WORTH	198,254
TOTAL LIABILITIES AND REGULATORY NET WORTH	5,239,947*

*Figures not available from Deseret Federal Savings

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF SEVEN FEDERALLY CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS IN UTAH
AS OF THE CLOSE OF BUSINESS JUNE 30, 1987
(Amounts in thousands)

ASSETS

Items	Am. S & L A., A Federal Assoc.	Crossland Savings FSB	Deseret Federal Savings and Loan	1st Federal Savings and Loan of Salt Lake
Cash and Due from Depository Institutions	53,882	15,300	(Figures Not Available)	4,340
Investment Securities	92,320	108,656		30,728
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,355,161	1,296,645	-0-	174,869
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	57,071	987	-0-	996
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	157,357	33,723	-0-	11,786
Premises, Furniture, Fixtures and Leasehold Improvements	27,904	32,024	-0-	7,583
Investment in Affiliate(s)	84,642	22,250	-0-	1,308
Accrued Interest Receivable	26,718	34,266	-0-	2,133
Real Estate Owned	56,842	27,231	-0-	2,369
Real Estate Investments	32,728	10,804	-0-	2,863
Other Assets	227,770	248,707	-0-	2,404
TOTAL ASSETS	2,172,395	1,830,593	-0-	241,379

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	1,376,013	1,274,443	-0-	183,546
FHLB Advances	577,900	257,250	-0-	37,276
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	140,313	172,192	-0-	1,246
Mortgage-Backed Bonds	32,176	-0-	-0-	293
Advance Payments by Borrowers	12,189	-0-	-0-	2,579
Other Liabilities	20,564	16,109	-0-	2,218
TOTAL LIABILITIES	2,159,155	1,719,994	-0-	227,158

REGULATORY NET WORTH

Capital Stock	1,596	20	-0-	1,150
Paid-in Surplus	191,741	121,432	-0-	5,241
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	4,110	-0-	-0-
Appraised Equity Capital	8,192	-0-	-0-	-0-
Reserves, Undivided Profits, and Net Undistributed Income	(188,289)	(14,963)	-0-	7,830
TOTAL REGULATORY NET WORTH	13,240	110,599	-0-	14,221
TOTAL LIABILITIES AND REGULATORY NET WORTH	2,172,395	1,830,593	-0-	241,379

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF SEVEN FEDERALLY CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS IN UTAH
AS OF THE CLOSE OF BUSINESS JUNE 30, 1987
(Amounts in thousands)

ASSETS

Items	1st Fed. Savings and Loan of Logan	Ogden 1st Federal Savings and Loan	Prudential Federal Savings and Loan	Total Federal
Cash and Due from Depository Institutions	837	1,030	8,585	83,974
Investment Securities	6,100	6,012	188,427	432,243
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	26,193	120,060	518,085	3,491,013
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	(5)	(7)	28,846	87,888
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	799	1,108	1,823	206,596
Premises, Furniture, Fixtures and Leasehold Improvements	1,174	1,508	7,077	77,270
Investment in Affiliate(s)	1,462	684	18,433	128,779
Accrued Interest Receivable	256	1,269	8,191	72,833
Real Estate Owned	201	2,332	5,358	94,333
Real Estate Investments	-0-	105	-0-	46,500
Other Assets	2,137	3,648	33,852	518,518
TOTAL ASSETS	39,154	137,749	818,677	5,239,947

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	34,720	99,972	465,469	3,434,163
FHLB Advances	2,000	25,500	155,451	1,055,377
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	-0-	2,685	126,739	443,175
Mortgage-Backed Bonds	-0-	-0-	-0-	32,469
Advance Payments by Borrowers	414	1,718	3,751	20,651
Other Liabilities	339	1,512	15,116	55,858
TOTAL LIABILITIES	37,473	131,387	766,526	5,041,693

REGULATORY NET WORTH

Capital Stock	-0-	-0-	-0-	2,766
Paid-in Surplus	-0-	-0-	10,697	329,111
Qualifying Mutual Capital Certificates	-0-	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-	4,110
Appraised Equity Capital	260	-0-	-0-	8,452
Reserves, Undivided Profits, and Net Undistributed Income	1,421	6,362	41,454	(146,185)
TOTAL REGULATORY NET WORTH	1,681	6,362	52,151	198,254
TOTAL LIABILITIES AND REGULATORY NET WORTH	39,154	137,749	818,677	5,239,947

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF FIVE FEDERALLY CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS IN UTAH
AS OF THE CLOSE OF BUSINESS DECEMBER 31, 1986
(Amounts in thousands)

ASSETS

Items	Deseret Federal Savings and Loan	First Federal Savings and Loan of Salt Lake	First Federal Savings and Loan of Logan
Cash and Due from Depository Institutions	(Figures Not Available)	1,625	1,430
Investment Securities	-0-	22,126	9,571
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	174,200	28,536
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	760	(7)
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	12,478	943
Premises, Furniture, Fixtures and Leasehold Improvements	-0-	7,516	1,094
Investment in Affiliate(s)	-0-	1,307	24
Accrued Interest Receivable	-0-	2,246	346
Real Estate Owned	-0-	1,211	1,374
Real Estate Investments	-0-	2,482	-0-
Other Assets	-0-	8,009	2,401
TOTAL ASSETS	-0-	233,960	45,712

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	-0-	183,787	38,049
FHLB Advances	-0-	34,276	5,000
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	-0-	452	24
Mortgage-Backed Bonds	-0-	-0-	-0-
Advance Payments by Borrowers	-0-	798	229
Other Liabilities	-0-	2,832	608
TOTAL LIABILITIES	-0-	222,145	43,910

REGULATORY NET WORTH

Capital Stock	-0-	-0-	-0-
Paid-in Surplus	-0-	-0-	-0-
Qualifying Mutual Capital Certificates	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	267
Reserves, Undivided Profits, and Net Undistributed Income)	-0-	11,815	1,535
TOTAL REGULATORY NET WORTH	-0-	11,815	1,802
TOTAL LIABILITIES AND REGULATORY NET WORTH	-0-	233,960	45,712

SUMMARY OF INDIVIDUAL REPORTS SHOWING CONDITION OF FIVE FEDERALLY CHARTERED SAVINGS/BUILDING AND LOAN ASSOCIATIONS IN UTAH
AS OF THE CLOSE OF BUSINESS DECEMBER 31, 1986
(Amounts in thousands)

ASSETS

Items	Ogden First Federal Savings and Loan	Prudential Federal Savings and Loan	Total Federal
Cash and Due from Depository Institutions	2,979	4,431	10,465
Investment Securities	6,911	178,430	217,038
Net Mortgage Loans (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	113,978	522,820	839,534
Net Commercial Loans and Leases (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	-0-	31,190	31,943
Net Consumer Loans and Leases: (Less: Loans in Process, Unearned Discount, Deferred Loan Fees, Specific Reserves, and Valuation Allowances)	1,130	2,409	16,960
Premises, Furniture, Fixtures and Leasehold Improvements	1,559	7,177	17,346
Investment in Affiliate(s)	650	18,136	20,117
Accrued Interest Receivable	1,430	8,531	12,553
Real Estate Owned	1,131	4,667	8,383
Real Estate Investments	-0-	-0-	2,482
Other Assets	3,231	33,844	47,485
TOTAL ASSETS	132,999	811,635	1,224,306

LIABILITIES

Deposits - Individual, Partnerships, or Corporations	101,160	455,767	778,763
FHLB Advances	20,000	180,451	239,727
Other Borrowed Money and Subordinated Debentures Not Qualifying for Net Worth	3,418	110,844	114,738
Mortgage-Backed Bonds	-0-	-0-	-0-
Advance Payments by Borrowers	655	1,520	3,202
Other Liabilities	1,755	12,013	17,208
TOTAL LIABILITIES	126,988	760,595	1,153,638

REGULATORY NET WORTH

Capital Stock	-0-	-0-	-0-
Paid-in Surplus	-0-	10,697	10,697
Qualifying Mutual Capital Certificates	-0-	-0-	-0-
Income Capital/Net Worth Certificates	-0-	-0-	-0-
Qualifying Subordinated Debentures	-0-	-0-	-0-
Appraised Equity Capital	-0-	-0-	267
Reserves, Undivided Profits, and Net Undistributed Income)	6,011	40,343	59,704
TOTAL REGULATORY NET WORTH	6,011	51,040	70,668

TOTAL LIABILITIES AND REGULATORY NET WORTH

2,999

811,635

1,224,306

INDUSTRIAL LOAN
CORPORATIONS

19 INDUSTRIAL LOAN CORPORATIONS
With 26 Operating Branches

June 30, 1987

<u>Name of Corporation</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
Alta Thrift and Loan Co.	Sandy	Salt Lake	1979	N. Clark Stringham	G. Doug Johnson	
American Investment Thrift	Salt Lake	Salt Lake	1980	Joseph S. Steinberg	Thomas E. Mara	K. Eric Gardner
Basin Loans, Inc.	Vernal	Uintah	1948	Brent A. Feltch	Stanley A. Anderson	Stanley A. Anderson
Capitol Thrift and Loan	Salt Lake	Salt Lake	1948	Richard A. Christenson	Sally A. Taylor	
Commercial Credit Plan, Inc.	Salt Lake	Salt Lake	1976	John B. Duvall III	Stephen J. Rezaczkowski	Shelia G. Nathanson
Branch	West Valley	Salt Lake				
Branch	Cedar City	Iron				
Branch	Ogden	Weber				
Branch	Orem	Utah				
Branch	Murray	Salt Lake				
Branch	Sandy	Salt Lake				
Deamer Finance Company	Ogden	Weber	1960	M. J. Deamer	E. Kay Hansen	
70 First Security Financial	Salt Lake	Salt Lake	1982	C. S. Cummings	Dean G. Christensen	Dean G. Christensen
Branch	Bountiful	Davis				
Branch	Murray	Salt Lake				
Branch	Salt Lake	Salt Lake				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
First Thrift and Loan Corp.	Salt Lake	Salt Lake	1956	Ray Phillips	Wayne Evans	Wayne Evans
General Acceptance Company dba						
Horizon Thrift & Loan *	Cedar	Iron	1948			
Great Western Thrift and Loan	Salt Lake	Salt Lake	1975	Wayne Evans	Gary M. Smith	Bruce F. Antenberg
Branch	Salt Lake	Salt Lake				
Branch	Ogden	Weber				
Home Credit Financial	Salt Lake	Salt Lake	1979	John G. Sorenson, Jr.	Elaine J. Sorensen	Elaine J. Sorensen
North Ogden Finance Company	Ogden	Weber		M. J. Deamer	E. Kay Hansen	
Peoples 1st Thrift	Salt Lake	Salt Lake	1984	Louis Durfee	William A. Rotzien	George F. Walterhouse
Branch	Midvale	Salt Lake				
Branch	Provo	Utah				
Branch	Ogden	Weber				
Branch	Ogden	Weber				
Branch	Salt Lake	Salt Lake				
Branch	West Valley	Salt Lake				

19 INDUSTRIAL LOAN CORPORATIONS
With 26 Operating Branches

June 30, 1987

<u>Name of Corporation</u>	<u>City</u>	<u>County</u>	<u>Approved</u>	<u>President</u>	<u>Secretary</u>	<u>Treasurer</u>
St. George Finance dba	St. George	Washington	1977	Richard J. Ball	David Clowe	
St. George Thrift and Loan	Ogden	Weber	1966	M. J. Deamer	E. Kay Hansen	
Sunset Finance Company	Ogden	Weber	1966	M. J. Deamer	E. Kay Hansen	
Terrace Finance Company	Salt Lake	Salt Lake	1969	Robert C. Dickie	T. Dalrymple	Paul M. DeVore
U. S. Thrift and Loan	American Fork	Utah				
Branch	Logan	Cache				
Branch	Spanish Fork	Utah				
Branch	Orem	Utah				
Branch	West Jordan	Salt Lake				
Branch	Price	Carbon				
Branch	Brigham City	Box Elder				
71 Utah Financial Services						
dba Utah Financial Thrift & Loan	Sandy	Salt Lake	1978	John C. Jarman	Patricia Jarman	
Valley Loan Corporation	Salt Lake	Salt Lake	1957	Robert I. Bowles	Wayne C. Player	Wayne C. Player

* Commissioner pursuant to court order took possession June 30, 1987.

INDUSTRIAL LOAN CORPORATIONS - June 30, 1986-----	31
BRANCHES - June 30, 1986-----	49
INDUSTRIAL LOAN CORPORATIONS - June 30, 1987-----	19
BRANCHES - June 30, 1987-----	26

OBTAINED FDIC INSURANCE

<u>Name of Corporation</u>	<u>Approved</u>
Alta Thrift & Loan	08-20-86
Home Credit Thrift & Loan	07-22-86
St. George Thrift & Loan	03-31-87

LICENSES SURRENDERED

Overland Thrift & Loan	07-18-86
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PURCHASES

Pioneer Thrift was purchased by First Charter Savings Bank	07-22-86
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MERGERS

Cottonwood Thrift & Loan into Commerce First Thrift, dba Commerce Financial	07-25-86
Citicorp Person-to-Person Financial Center of Utah into Citibank (Utah)	08-27-86
United Thrift into Far West Bank	07-29-86
The Lockhard Company into Zions First National Bank	12-31-86

PURCHASES AND ASSUMPTION

The assets of Foothill Thrift and Loan, were purchased and liabilities assumed by Zions First National Bank	04-06-87
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INDUSTRIAL LOAN CORPORATIONS IN LIQUIDATION

Charter Thrift & Loan	12-22-86
Commerce First Thrift, dba Commerce Financial	12-22-86
Copper State Thrift and Loan	12-22-86
USA Financial Corp., dba Interlake Thrift	08-29-86
Western Heritage Thrift & Loan	09-22-86

BRANCHES APPROVED

	<u>Date Approved</u>	<u>Date Opened</u>
Peoples First Thrift 2222 West 3500 South - Suite 6-B West Valley City, Utah	08-18-86	10-06-86

CONSOLIDATED STATEMENT
OF
ANNUAL REPORTS OF INDUSTRIAL LOAN CORPORATIONS
AND BRANCHES
(Figures In Dollars)

	32 Corporations 48 Branches	20 Corporations 37 Branches
	December 31, 1985	December 31, 1986
<u>ASSETS</u>		
Cash on hand and in banks	35,561,806	31,067,182
Adjusted net receivables	651,280,630	420,072,649
Real estate (net of depreciation)		
Used in business	4,304,177	3,072,853
Held for resale	20,757,925	4,154,831
Other real estate	1,810,606	306,030
Furniture, Fixtures and Equipment (net of depreciation)	3,466,424	1,750,401
Investments in and loans to affiliates	5,183,199	296,616
Other investments (at lower of cost or market)	16,764,419	1,163,122
Deferred charges and prepaid expense	1,761,635	1,359,308
Other Assets	30,625,561	10,823,772
TOTAL ASSETS	771,516,382	474,066,764
<u>LIABILITIES AND CAPITAL</u>		
Thrift certificates	584,205,205	204,965,425
Notes Payable	78,469,337	215,012,656
Other liabilities	16,230,191	6,244,422
Subordinated notes and debentures	1,035,906	202,187
Capital stock	14,888,589	12,220,227
Surplus	54,009,742	29,820,586
Undivided Profits	25,280,708	5,775,831
Reserve for contingencies	(2,603,296)	(174,570)
TOTAL LIABILITIES AND CAPITAL	771,516,382	474,066,764

INDIVIDUAL REPORTS OF 19 INDUSTRIAL LOAN CORPORATIONS
SHOWING CONDITION AS OF JUNE 30, 1987
(Figures in dollars)

ASSETS

NAME OF CORPORATION	CASH ON HAND AND IN BANKS	TOTAL NET RECEIVABLES	OTHER INVESTMENTS	FURNITURE & FIXTURES	REAL ESTATE OWNED	DEFERRED CHARGES OTHER ASSETS	TOTAL ASSETS
ALTA THRIET AND LOAN	1,069,256	1,753,916	3,051,127	32,180	0	68,411	5,975,220
AMERICAN INVESTMENT THRIET	1,501,221	579,739	0	61,055	0	58,530	2,200,545
BASIN LOANS, INC.	99,963	870,330	0	13,046	40,439	39,542	1,063,320
CAPITOL THRIET & LOAN	126	0	913,300	0	0	0	913,426
COMMERCIAL CREDIT PLAN	195,764	22,966,287	0	0	0	1,110,856	24,272,907
DEANER FINANCE CO.	500	91,101	0	0	15,727	90,850	198,181
FIRST SECURITY FINANCIAL	14,266,600	77,677,642	0	327,026	2,675,103	1,062,532	96,008,903
GREAT WESTERN THRIET AND LOAN	755,239	20,016,921	0	96,624	279,462	336,493	21,484,739
HOME CREDIT THRIET AND LOAN	1,007,321	5,566,548	87,800	27,246	121,845	66,400	6,877,160
HORIZON THRIET & LOAN*	98,650	1,601,004	13,805	13,673	114,429	34,611	1,876,172
LIBERTY FINANCIAL	388,473	1,563,386	25,112	24,271	157,711	0	2,158,953
NO. OGDEN FINANCE CO.	500	70,216	0	0	0	168,805	239,521
PEOPLES 1ST THRIET	4,440,607	209,810,423	0	588,903	855,152	1,326,760	217,021,845
ST. GEORGE THRIET AND LOAN	638,546	989,817	0	10,672	12,392	125,472	1,776,899
SUNSET FINANCE CO.	500	124,832	0	0	0	52,313	177,645
TERRACE FINANCE CO.	500	61,903	0	0	0	83,760	146,163
U.S. THRIET AND LOAN	1,898,573	32,698,970	0	160,098	1,374,318	496,528	36,628,487
UTAH FINANCIAL THRIET	749,000	4,017,758	0	9,283	0	38,963	4,815,004
VALLEY LOAN CORPORATION	319,199	228,785	130,460	8,457	0	0	716,901
	27,460,538	380,689,611	4,221,604	1,372,834	5,646,578	5,160,826	424,551,991

LIABILITIES

NAME OF CORPORATION	THRIET CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDER'S EQUITY	LIABILITIES AND CAPITAL
ALTA THRIET AND LOAN	5,451,959	0	239,249	284,012	5,975,220
AMERICAN INVESTMENT THRIET	986,933	0	102,125	1,111,487	2,200,545
BASIN LOANS, INC.	590,136	0	7,866	465,318	1,063,320
CAPITOL THRIET & LOAN	1,000	0	300	912,126	913,426
COMMERCIAL CREDIT PLAN	0	21,252,083	396,194	2,624,630	24,272,907
DEANER FINANCE CO.	0	167,872	2,841	27,465	198,181
FIRST SECURITY FINANCIAL	84,240,399	1,665,178	2,892,246	7,211,080	96,008,903
GREAT WESTERN THRIET AND LOAN	14,860,058	3,450,000	531,027	2,643,654	21,484,739
HOME CREDIT THRIET AND LOAN	5,802,229	200,668	161,118	713,145	6,877,160
HORIZON THRIET & LOAN*	1,779,086	1,787	3,249	92,050	1,876,172
LIBERTY FINANCIAL	833,271	264,901	116,719	944,062	2,158,953
NO. OGDEN FINANCE CO.	0	292,214	16,243	(68,936)	239,521
PEOPLES 1ST THRIET	20,054,523	166,333,144	3,682,669	26,951,509	217,021,845
ST. GEORGE THRIET AND LOAN	1,690,152	34,639	124,397	(72,289)	1,776,899
SUNSET FINANCE CO.	0	163,504	0	14,141	177,645
TERRACE FINANCE CO.	0	89,394	10,680	46,089	146,163
U.S. THRIET AND LOAN	27,905,187	2,526,900	262,674	5,933,726	36,628,487
UTAH FINANCIAL THRIET	3,973,053	0	191,181	650,767	4,815,004
VALLEY LOAN CORPORATION	0	147,393	10,331	259,177	716,901
	168,167,986	196,889,677	8,751,115	50,743,213	424,551,991

* Commissioner pursuant to court order took possession June 30, 1987.

INDIVIDUAL REPORTS OF 20 INDUSTRIAL LOAN CORPORATIONS
SHOWING CONDITION AS OF DECEMBER 31, 1986

(Figures in dollars)

ASSETS

NAME OF CORPORATION	CASH ON HAND AND IN BANKS	TOTAL NET RECEIVABLES	OTHER INVESTMENTS	FURNITURE & FIXTURES	REAL ESTATE OWNED	DEFERRED CHARGES OTHER ASSETS	TOTAL ASSETS
ALTA THRIFT AND LOAN	1,779,322	6,550,933	0	35,199	0	143,731	8,509,185
AMERICAN INVESTMENT THRIFT	648,102	1,196,914	0	69,659	0	20,865	1,935,540
BASIN LOANS, INC.	80,990	906,897	0	16,918	37,439	36,435	1,078,679
CAPITOL THRIFT & LOAN	92	0	913,300	0	0	0	913,392
COMMERCIAL CREDIT PLAN	484,025	21,854,709	0	0	0	984,134	23,322,868
DEAMER FINANCE CO.	616	91,931	0	0	15,727	90,850	199,124
FIRST SECURITY FINANCIAL	16,917,538	82,292,016	0	351,003	2,350,100	1,201,687	103,112,341
FIRST THRIFT AND LOAN	249,520	1,300,486	0	21,872	227,349	25,000	1,824,227
FOOTHILL FINANCIAL	3,535,793	27,971,041	77,169	327,279	2,871,353	6,051,518	40,834,153
GREAT WESTERN THRIFT AND LOAN	598,000	19,803,000	0	111,000	112,000	271,000	20,895,000
HOME CREDIT THRIFT AND LOAN	482,707	5,165,554	87,800	30,136	177,905	51,662	5,995,764
HORIZON THRIFT & LOAN	464,371	1,845,352	12,555	16,051	158,149	27,307	2,523,785
NO. OGDEN FINANCE CO.	318	70,392	0	0	0	168,804	239,514
PEOPLES 1ST THRIFT	2,820,960	210,157,934	0	571,128	760,598	2,268,535	216,579,155
ST. GEORGE THRIFT AND LOAN	472,070	1,566,454	0	12,716	11,594	75,141	2,137,975
SUNSET FINANCE CO.	368	126,639	0	0	0	52,313	179,320
TERRACE FINANCE CO.	218	63,591	0	0	0	83,761	147,570
U.S. THRIFT AND LOAN	1,902,199	35,258,487	0	159,485	811,500	807,478	38,939,149
UTAH FINANCIAL THRIFT	197,569	3,665,089	8,622	17,861	0	119,475	4,008,616
VALLEY LOAN CORPORATION	432,404	185,230	63,676	10,094	0	0	691,404
TOTALS	31,067,182	420,072,649	1,163,122	1,750,401	7,533,714	12,479,696	474,066,764

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LIABILITIES

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDER'S EQUITY	LIABILITIES AND CAPITAL
ALTA THRIFT AND LOAN	7,672,398	0	269,343	567,444	8,509,185
AMERICAN INVESTMENT THRIFT	777,075	0	68,730	1,089,735	1,935,540
BASIN LOANS, INC.	583,464	25,000	19,799	450,416	1,078,679
CAPITOL THRIFT & LOAN	1,000	0	162	912,230	913,392
COMMERCIAL CREDIT PLAN	1,544,277	18,704,083	215,494	2,859,014	23,322,868
DEAMER FINANCE CO.	0	167,872	2,844	28,408	199,124
FIRST SECURITY FINANCIAL	90,893,150	2,546,460	3,016,638	6,656,096	103,112,341
FIRST THRIFT AND LOAN	402,898	356,760	148,169	916,400	1,824,227
FOOTHILL FINANCIAL	27,547,244	7,609,628	557,173	5,120,108	40,834,153
GREAT WESTERN THRIFT AND LOAN	17,033,000	1,000,000	365,000	2,497,000	20,895,000
HOME CREDIT THRIFT AND LOAN	4,951,188	191,958	156,966	695,352	5,995,764
HORIZON THRIFT & LOAN	2,145,969	0	12,542	365,274	2,523,785
NO. OGDEN FINANCE CO.	0	292,214	16,243	(68,943)	239,514
PEOPLES 1ST THRIFT	17,467,342	179,214,585	992,974	18,904,254	216,579,155
ST. GEORGE THRIFT AND LOAN	2,019,293	33,815	126,087	(41,220)	2,137,975
SUNSET FINANCE CO.	0	163,504	0	15,816	179,320
TERRACE FINANCE CO.	0	89,394	10,680	47,496	147,570
U.S. THRIFT AND LOAN	28,681,615	4,184,937	323,088	5,746,509	38,939,149
UTAH FINANCIAL THRIFT	3,212,212	0	143,975	622,429	4,008,616
VALLEY LOAN CORPORATION	0	432,446	702	258,256	691,404
TOTALS	201,965,125	215,012,656	6,446,609	47,642,074	474,066,764

INDUSTRIAL LOAN CORPORATIONS
STATEMENT OF INCOME AND EXPENSE
FOR THE PERIOD JANUARY 1, 1986 TO DECEMBER 31, 1986
(Figures in dollars)

<u>INCOME</u>	<u>December 31, 1985</u>	<u>December 31, 1986</u>
Interest and discount on receivables	85,700,203	55,253,063
Income on investments	6,359,084	1,872,141
Insurance commissions earned	153,883	123,037
Extension collections and late charges	1,379,065	1,500,782
Rental income	395,098	81,510
Gain on sale of real property	157,895	166,212
Other income	<u>2,878,682</u>	<u>1,780,549</u>
TOTAL INCOME	97,023,910	60,777,294
 <u>EXPENSE</u>		
Salaries and bonuses	8,504,260	5,482,309
Advertising and public relations	1,043,432	1,875,876
Legal expense	728,054	386,889
Audit and accounting services	659,584	296,610
Rent and utilities	2,317,611	1,180,869
Taxes (other than income)	562,264	354,997
Depreciation and amortization	1,425,325	967,802
Provision for losses	11,333,549	12,606,168
Other operating expense	16,773,090	6,381,693
Interest expense	<u>61,865,957</u>	<u>27,596,325</u>
Total expense (before income tax expense)	105,213,126	57,129,538
Income before income tax expense	(8,189,216)	3,647,756
Federal and state income taxes	199,001	(1,633,850)
Net Income (Loss)	(8,388,217)	2,013,906

FIVE (5) INDUSTRIAL LOAN CORPORATIONS
IN LIQUIDATION

June 30, 1987

<u>Name of Corporation</u>	<u>City</u>	<u>County</u>
Charter Thrift and Loan	Bountiful	Davis
Commerce First Thrift, dba Commerce Financial	Salt Lake	Salt Lake
Copper State Thrift and Loan Co.	Salt Lake	Salt Lake
USA Financial Corp., dba Interlake Thrift	Salt Lake	Salt Lake
Western Heritage Thrift and Loan Co.	Bountiful	Davis

INDIVIDUAL REPORTS OF 5 INDUSTRIAL LOAN CORPORATIONS
IN LIQUIDATION
SHOWING CONDITION AS OF JUNE 30, 1987
(Figures in dollars)

ASSETS

NAME OF CORPORATION	CASH ON HAND AND IN BANKS	TOTAL NET RECEIVABLES	OTHER INVESTMENTS	FURNITURE & FIXTURES	REAL ESTATE OWNED	DEFERRED CHARGES OTHER ASSETS	TOTAL ASSETS
CHARTER THRIFT AND LOAN	318,682	2,080,351	0	68,300	693,526	143,509	3,304,368
COMMERCE FINANCIAL	2,328,770	9,195,235	0	83,392	3,147,014	570,561	15,324,972
COPPER STATE THRIFT AND LOAN	623,736	6,148,182	0	72,177	3,442,269	379,866	10,666,530
INTERLAKE THRIFT AND LOAN	9,425,874	14,951,574	0	299,490	2,710,778	314,078	27,701,794
WESTERN HERITAGE THRIFT	541,074	6,905,801	0	98,724	1,159,548	1,121,087	9,826,237
TOTALS	13,238,136	39,281,446	0	622,083	11,153,135	2,529,101	66,823,901

LIABILITIES

NAME OF CORPORATION	THRIFT CERTIFICATES	NOTES PAYABLE	OTHER LIABILITIES	STOCKHOLDER'S EQUITY	LIABILITIES AND CAPITAL
CHARTER THRIFT AND LOAN	8,710,473	334,189	49,688	(5,789,982)	3,304,368
COMMERCE FINANCIAL	16,964,510	2,383,507	191,626	(4,214,701)	15,324,972
COPPER STATE THRIFT AND LOAN	19,469,138	463,604	211,216	(9,477,428)	10,666,530
INTERLAKE THRIFT AND LOAN	30,869,702	408,924	45,548	(3,622,380)	27,701,794
WESTERN HERITAGE THRIFT	11,861,021	369,077	43,857	(2,447,718)	9,826,237
TOTALS	87,874,874	3,959,301	541,935	(25,552,209)	66,823,901

CREDIT UNIONS

STATE OF UTAH
CREDIT UNIONS
As of June 30, 1987

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
A. F. Hospital 170 North 1100 East	American Fork	Utah	1964	Kimberly A. Davidson
Acorn P.O. Box 25012	Salt Lake City	Salt Lake	1940	Barbara Ynchausti
Alpine P.O. Box 217	Orem	Utah	1955	Jay L. Stokes
AMCOR Employees 2255 South 2700 West	Ogden	Weber	1959	Craig Phillips
America First P.O. Box 9199	Ogden	Weber	1939	James J. Dawson
8 American Paper Employees P.O. Box 30038	Salt Lake City	Salt Lake	1959	Ted H. Weese
Associated P.O. Box 30430	Salt Lake City	Salt Lake	1954	M. Ben West
Auto Employees 955 West 2900 South	Salt Lake City	Salt Lake	1973	Deal Griggs
Bailey, Inc. 308 West Third South	Salt Lake City	Salt Lake	1963	Weldon J. Richman
Balance Rock P.O. Box 120	Helper	Carbon	1937	Lorene A. Smith
Beehive State Employees 1467 South Main	Salt Lake City	Salt Lake	1954	Walter J. Wickens
Big Valley 16969 Camp Williams Road	Bluffdale	Salt Lake	1978	Pat W. Taggart
Blue Cross-Blue Shield Employees P.O. Box 30270	Salt Lake City	Salt Lake	1961	Susan Bushman
Browning Employees Route 1	Morgan	Morgan	1964	Monika Rodie
Buehner Employees 5200 South Main	Murray	Salt Lake	1963	Michio Sugiyama

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
Carbon P.O. Box 719	Price	Carbon	1968	Richard A. Bracken
Castleton's 2340 South 900 West	Salt Lake City	Salt Lake	1973	Teresa L. Tallman
Catholic Community 1380 West Indiana Ave.	Salt Lake City	Salt Lake	1980	Joe Zvonek
CDP Credit Association P.O. Box 15065	Salt Lake City	Salt Lake	1957	Robert W. Budd
Cedar P.O. Box 862	Cedar City	Iron	1959	Rex Michie
CEE P. O. Box 71306	Salt Lake City	Salt Lake	1979	Tonie Marie Foote
Chevron West P.O. Box 25117	Salt Lake City	Salt Lake	1950	Douglas G. Gurr
Coca-Cola Employees P. O. Box 1647	Salt Lake City	Salt Lake	1964	Jay W. Olson
Columbia Iron Mines P.O. Box 721	Cedar City	Iron	1944	Cheree Paddock
Construction Trades 3950 S. 700 E. #200	Salt Lake City	Salt Lake	1979	Evan Hansen
Corporate Central P.O. Box 27433	Salt Lake City	Salt Lake	1978	Wayne F. Barnes
Cottonwood Hospital 5770 South Third East, Ste. #352	Murray	Salt Lake	1963	Judith W. Meyers
Credit Union One P.O. Box 15775	Salt Lake City	Salt Lake	1974	Grant Behrmann
Cummins Diesel Employees 1787 East Plata Way	Sandy	Salt Lake	1955	Gayla T. Petty
Cyprus 3505 South 8400 West	Magna	Salt Lake	1935	Sandra J. Hutchings
Davis 56 East 200 North	Kaysville	Davis	1957	Kathryn C. Thurgood
Davis Schools 225 South 200 West	Farmington	Davis	1956	Neale C. Davis
Deseret First 147 North 200 West	Salt Lake City	Salt Lake	1955	N. Keith Carroll

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
Deseret News Employees P.O. Box 26042	Salt Lake City	Salt Lake	1946	Becky P. Wuthrich
Doctors 969 E. 4800 S. Ste. #1-A	Salt Lake City	Salt Lake	1983	Thora Christensen
Eaton-Kenway 515 East 100 South	Salt Lake City	Salt Lake	1975	David S. Burland
EIMAC S. L. Employees 1678 So. Pioneer Road	Salt Lake City	Salt Lake	1980	Mary Ann Sparenberg
Employees Granite Mill & Fixture Co. P.O. Box 16086	Salt Lake City	Salt Lake	1954	Lois Beatty
Employees Quality Linen 1024 South 2nd West	Salt Lake City	Salt Lake	1962	Ralph Bahr
Employment Security Employees P. O. Box 11249	Salt Lake City	Salt Lake	1940	Klare S. Oliver
EMSCO 4376 South 3035 East	Salt Lake City	Salt Lake	1955	Eloise Goodyear
Exchange P.O. Box 11364	Salt Lake City	Salt Lake	1952	Carol J. Anderson
Federated 3514 Meadowbrook Dr.	Salt Lake City	Salt Lake	1966	Doral Bellon
Fur Breeders Agriculture Co-op P.O. Box 295	Midvale	Salt Lake	1965	Kathy Avery
Galigher Employees 830 South 500 West	Salt Lake City	Salt Lake	1953	Anita F. White
Garfield 9024 West 2700 South	Magna	Salt Lake	1950	Gerald Hepper
GoldenWest 147 - 26th Street	Ogden	Weber	1966	Monte M. Call
Grand County P.O. Box 1047	Moab	Grand	1957	Judith A. Pierce
Granite District 441 East 3900 South	Salt Lake City	Salt Lake	1935	Carl M. Stott
GSL P.O. Box 1190	Ogden	Weber	1971	Scott Mumford

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
Hafer's Employees 1563 South 300 West	Salt Lake City	Salt Lake	1960	Loyd C. Taylor
Health Care 535 East 400 South	Salt Lake City	Salt Lake	1975	Scot Baumgartner
Hercules Credit Union P.O. Box 26977	Salt Lake City	Salt Lake	1973	Brent R. W. Holmes
Hi-Land 125 East 6100 South	Murray	Salt Lake	1957	Janice Mitchell
Horse Canyon Employees P. O. Box 148	East Carbon	Carbon	1950	Yvonne Jensen
Industrial Supply 1635 South 300 West	Salt Lake City	Salt Lake	1964	J. Frank Milner
Ireco Employees 3000 West 8600 South	West Jordan	Salt Lake	1964	Samuel O. Stock
Iron County Educators P.O. Box 1033	Cedar City	Iron	1968	Andrew R. Olds
83 Jordan 9260 South 300 East	Sandy	Salt Lake	1950	Joy Dean Thurman
Kaiser P.O. Box F	Sunnyside	Carbon	1948	Bettie M. Casella
Kings Peak 855 East 200 North (112-9)	Roosevelt	Duchesne	1954	Ralph Thomas Hill, Jr.
Lehi Works Employees P.O. Box 99	American Fork	Utah	1965	Bud B. Ormond
Logan Cache Rich 75 South 1st West	Logan	Cache	1963	Ray Jorgensen
Logan City Employees 61 West 1st North	Logan	Cache	1939	Venal Jones
M.E.A. 44 South First West	Fillmore	Millard	1956	M. Dean Bennett
McBee Systems P. O. Box 1191	Ogden	Weber	1959	Bonnie Draayer

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
McKay-Dee Hospital P.O. Box 9370	Ogden	Weber	1954	Brenda Freeman
Meadow Gold Employees P.O. Box 2490	Salt Lake City	Salt Lake	1936	Kathryn Dell
Midvalley 150 E. 2100 S.	Salt Lake City	Salt Lake	1948	Kenneth A. Wallace
Moroni Feed P. O. Box 50	Moroni	Sanpete	1969	Mar Dye
Mountain America P. O. Box 11506	Salt Lake City	Salt Lake		Lowell S. Baggaley
Murray City 5055 South State	Murray	Salt Lake	1959	Lane D. Layton
Murray School District 110 East 5600 South	Murray	Salt Lake	1955	Thomas D. Hofeling
National J.A.C.L. P.O. Box 1721	Salt Lake City	Salt Lake	1943	Terrell T. Nagata
NEBO 1620 North Main	Spanish Fork	Utah	1956	Donald W. Parker
Newspaper Employees 601 Tribune Bldg.	Salt Lake City	Salt Lake	1931	Lona M. Armstrong
Northwest P.O. Box 8900	Salt Lake City	Salt Lake	1974	Calvin R. Michels
Ogden Clinic 4650 Harrison Blvd.	Ogden	Weber	1963	Claudia Durrant
Ogden Government Employees P.O. Box 68	Ogden	Weber	1930	Robert L. Bringhurst
Ogden Municipal Employees 2651 Washington Blvd.	Ogden	Weber	1948	Carrie L. Stewart
Ogden Teachers 3515 Grant Avenue	Ogden	Weber	1932	Claire A. Nielsen
Pacific Pipe P.O. Box 166	Springville	Utah	1954	Sherman E. Huff
Peoples Electric Power 8722 So. 300 West	Sandy	Utah		James W. Webb, Sr.

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
Phillips Wasatch P. O. Box 666	Bountiful	Davis	1940	Robin C. Carbaugh
Pioneer 1799 So. Pioneer Road	Salt Lake City	Salt Lake	1957	Fred S. Rico
Pioneer Valley P. O. Box 15471	Salt Lake City	Salt Lake	1964	
Piping Contractors 669 South Second East	Salt Lake City	Salt Lake	1964	Avard W. Booth
Plumbers & Steamfitters Local #19 1717 South Redwood Road	Salt Lake City	Salt Lake	1980	Vanene C. McShane
Presto 1210 East 2nd South	Lewiston	Cache	1977	Gaylene Stone
Primary Hospital 320 - 12th Ave.	Salt Lake City	Salt Lake	1955	Sharon Balle
Pro of Utah 9580 South 500 West	Sandy	Salt Lake	1978	Paul F. Ashton
Provo City Employees P.O. Box 873	Provo	Utah	1941	Ronnie Spencer
Provo Police & Fire Dept. 601 W. Columbia Lane	Provo	Utah	1949	Reed T. Lindsay
Provo Postal Employees 125 East 300 South, #207	Provo	Utah	1961	Donald Keele
Provo Railroad P.O. Box 25	Provo	Utah	1943	Larry E. Gardner
Provo School District 200 West 909 North	Provo	Utah	1956	Sheldon C. Schofield
Pyke 1367 South 700 West	Salt Lake City	Salt Lake	1977	Evvie Tyson
Rick Warner Ford 633 South Main	Salt Lake City	Salt Lake	1976	Natalie B. Earle
S E A 440 East 2nd North	Salina	Sevier	1957	Dee Wayne Jolley
Salt Lake Board of Realtors 2970 East 3300 South	Salt Lake City	Salt Lake	1962	Gerald P. Werrett

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
Salt Lake City Employees 1360 South Main	Salt Lake City	Salt Lake	1941	Ronald W. Smith
Salt Lake City Firemen's 124 West 1400 South	Salt Lake City	Salt Lake	1929	Steven G. Leffler
Salt Lake City Water Dept. Employees 1530 Jefferson St.	Salt Lake City	Salt Lake	1937	Connie Stewart
Salt Lake County Employees 54 West 2100 South, Suite #1	Salt Lake City	Salt Lake	1956	Jeannine M. Green
Salt Lake Police 450 East 900 South	Salt Lake City	Salt Lake	1931	Donald Niederhauser
Salt Lake Schools 454 East 300 South	Salt Lake City	Salt Lake	1979	Steven M. Nelson
Salt Workers AMF Box 22054	Saltair	Salt Lake	1958	Robert W. Reilly
San Juan P.O. Box 199	Blanding	San Juan	1963	Wilbur J. Eubanks
Scenic Rail Union Pacific Depot, Rm. 102	Salt Lake City	Salt Lake	1934	L. S. Blunk
Schreiber Employees 885 North 600 West	Logan	Cache	1978	Kenneth R. McDaniel
Snowbird Employees P.O. Box 3	Snowbird	Salt Lake	1976	Candace C. Shugart
Sorenson Employees 4455 Atherton Drive	Salt Lake City	Salt Lake	1967	Diane B. Mower
South Davis 390 South Main	Bountiful	Davis	1964	Steven T. Hirst
South Salt Lake 2175 South 200 East	Salt Lake City	Salt Lake	1954	Donna H. Heddlesten
South Sanpete 191 North 200 East, Box 471	Ephraim	Sanpete	1956	G. Stanley Black
Southwest Industrial Area 5754 Wood Circle	Murray	Salt Lake	1956	Veva C. Andersen
Standard Optical P.O. Box 1394	Salt Lake City	Salt Lake	1962	Ann Connell
SunWest P.O. Box 798	Milford	Beaver	1977	Mark Whitney
Sweet's Employees 220 South 2nd West	Salt Lake City	Salt Lake	1971	John Hille, Sr.

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
Tanner Employees 1930 South State	Salt Lake City	Salt Lake	1957	Lynn Beckman
Texas Gulf Potash Employees P.O. Box 265	Moab	Grand	1967	Grace Eastin
Thiokol Employees P.O. Box 647	Brigham City	Box Elder	1958	Rose Byington
Tooele County Schools 123 North 100 West	Tooele	Tooele	1956	Mary A. Orme
Trans West 37 West 1700 South	Salt Lake City	Salt Lake	1966	Marc Mikkelsen
Treasury 465 South 400 West	Salt Lake City	Salt lake	1948	Scott R. Sloan
Tri County Box 98	Circleville	Piute	1972	Nick Reynolds
U.M.T.A. P.O. Box 25094	Salt Lake City	Salt Lake	1957	Steven C. Andersen
U.N.D.C. 27 South 100 East	Blanding	San Juan	1976	Greg Johansen
U.O.A. P.O. Box 1394	Salt Lake City	Salt Lake	1954	G. Raymond Fehr
U P & L Ogden P.O. Box 311	Ogden	Weber	1974	Glen E. Morby
U. Ph. A. 1062 East 21st South, Ste. 212	Salt Lake City	Salt Lake	1963	C. Neil Jensen
UCB P.O. Box 11007	Salt Lake City	Salt Lake	1975	Ann Hutchings
Uintah P.O. Box 805	Vernal	Uintah	1955	Vivian Holmes, Jr.
University of Utah P. O. Box 8025	Salt Lake City	Salt Lake	1956	Phil Janovak
UPC 4198 South 755 East	Salt Lake City	Salt Lake	1951	Alfred R. Matern
Utah Associations 1578 West 1700 South	Salt Lake City	Salt Lake	1960	Fred J. Nydegger
Utah Central #25 East 1700 South	Salt Lake City	Salt Lake	1940	Donald Bleazard

<u>Name of Credit Union</u>	<u>City</u>	<u>County</u>	<u>Date Chartered</u>	<u>President</u>
Utah Chiropractors 3129 South Main	Salt Lake City	Salt Lake	1966	Allen T. Billeter
Utah Copper Employees 117 E. State Highway	Bingham Canyon	Salt Lake	1940	Barbara Coward
Utah Energy P.O. Box 1004	Price	Carbon	1953	Marvin J. Mutz
Utah Furniture Association 5364 South 1300 East	Salt Lake City	Salt Lake	1952	Ruby B. Clifton
Utah Oil Workers Ten West Broadway, Suite 521	Salt Lake City	Salt Lake	1936	Therza Mauss
Utah Power and Light Employees P.O. Box 899	Salt Lake City	Salt Lake	1935	Harvey D. Francis
Utah Prison Employees P.O. Box 250	Draper	Salt Lake	1954	Ruth Reed
Utah Schools for the Deaf and Blind 846 - 20th Street	Ogden	Weber	1957	Blaine L. Seamons
Utah State 660 South 2nd East	Salt Lake City	Salt Lake	1955	Grant B. Clayburn
Utah Transit P. O. Box 15471	Salt Lake City	Salt Lake	1973	Mildred E. Burningham
Utah Valley 310 North 100 West	Provo	Utah	1953	Ron L. Canto
Valtek P.O. Box 2200	Springville	Utah	1974	Richard A. Nelson
WASCO P.O. Box 184	Heber City	Wasatch	1959	Grant M. Patch
Water and Sanitation Employees P. O. Box 15471	Salt Lake City	Salt Lake	1961	Mildred E. Burningham
Weber 1935 West 4800 South	Roy	Davis	1979	
Western District P.O. Box 100	East Carbon	Carbon	1967	Roslyn E. Gunderson

CREDIT UNIONS - June 30, 1986- - - - - 166

CREDIT UNIONS - July 1, 1987- - - - - -154

Name of Credit Union

Date

DISSOLUTIONS

Uintah Basin	07-16-86
Wrights	08-01-86
Wholesale Plumbing	08-29-86
UTAHMO	11-03-86
Young Employees	11-06-86
Linford	11-06-86
Strong	12-19-86
Utah Technical College	02-19-87
Garkane	04-15-87
Hotal Utah	06-29-87

MERGERS

Bear River Valley into Box Elder Federal Credit Union	01-01-87
Tooele Schools into Tooele Federal Credit Union	04-01-87

NAME CHANGES

Duchesne to Kings Peak	09-08-86
LDS Church Employees to Deseret First	09-04-86
Safeway Credit Union One to Credit Union One	02-19-87
EIMCO to Midvalley	04-20-87
Thiokol Employees to Thiokol	02-19-87

CONSOLIDATED STATEMENT
OF
154 CREDIT UNIONS
AS OF JUNE 30, 1987
(FIGURES IN DOLLARS)

ASSETS:

Total Loans	1,164,633,646
Allowance for Loan Losses	(13,399,152)
Cash	48,727,952
Total Investments	561,224,738
Allowance for Investment Losses	(708,833)
Land & Building (Net)	48,088,545
Furniture, Fixtures & Equipment	12,190,653
Other Assets	<u>36,012,123</u>
TOTAL ASSETS	1,856,769,672

LIABILITIES & EQUITY:

Accounts Payable	11,575,780
Dividends and Interest Payable	9,694,473
Other Liabilities	<u>1,973,783</u>
Certificates of Deposit	236,509,358
Share Drafts	134,964,999
All Other Share Accounts	<u>1,344,351,905</u>
Total Shares and Deposits	1,715,826,301
Regular Reserve	59,303,351
Other Reserves	30,825,909
Retained Earnings	<u>27,570,080</u>
TOTAL LIABILITIES & EQUITY	1,856,769,672

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

A F
HOSPITAL

ACORN

ALPINE

AMCOR

AMERICA
FIRST

AMERICAN
PAPER
EMPLOYEES

ASSOCIATED

AUTO
EMPLOYEES

BATLEY

ASSETS (IN DOLLARS)

Total Loans	239,749	3,587,485	12,279,148	255,101	287,049,635	118,221	2,640,993	168,549	490,103
Allowance for Loan Losses	(7,028)	(16,478)	(47,070)	(4,350)	(3,904,694)	(1,035)	(32,047)	(1,481)	(10,274)
Cash	2,538	114,900	308,033	21,941	1,131,169	12,901	87,061	11,152	614
Total Investments	40,371	45,533	8,065,302	44,967	153,931,762	11,713	1,649,542	81,143	383,904
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	184,644	0	11,912,972	0	0	0	0
Furniture, Fixtures & Equipment	10,772	82,988	248,856	6,555	2,756,575	0	41,315	0	930
Other Assets	5,923	58,246	552,146	5,102	10,333,076	2,422	77,871	1,532	12,851
TOTAL ASSETS	292,325	3,872,673	21,591,059	329,316	463,210,495	144,222	4,464,735	260,895	878,128

LIABILITIES AND EQUITY

Accounts Payable	0	610,105	0	0	1,875,000	0	0	0	0
Dividends and Interest Payable	0	35,376	66,000	0	3,244,643	0	0	0	26,569
Other Liabilities	0	13,232	47,074	0	1,042,838	0	880	0	180
Certificates of Deposit	0	1,323,729	978,257	0	36,098,097	0	0	0	0
Share Drafts	0	130,735	2,656,594	0	29,961,050	0	74,970	0	0
All Other Share Accounts	249,860	1,564,957	15,696,043	307,225	354,368,893	129,189	3,869,530	216,312	780,730
Total Shares and Deposits	249,860	3,019,422	19,330,894	307,225	420,428,040	129,189	3,944,500	216,312	780,730
Regular Reserve	17,765	161,820	857,092	14,948	14,745,464	6,747	230,101	19,773	37,392
Other Reserves	308	0	0	0	19,938,192	0	51,718	64	0
Retained Earnings	24,392	32,718	1,289,999	7,143	1,936,318	8,286	237,536	24,745	33,257
TOTAL LIABILITIES AND EQUITY	292,325	3,872,673	21,591,059	329,316	463,210,495	144,222	4,464,735	260,895	878,128

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

BALANCE ROCK	BEEHIVE STATE EMPLOYEES	BIG VALLEY	BLUE-CROSS BLUE-SHIELD	BROWNING	BUEHNER	CARBON	CASTLETON'S	CATHOLIC COMMUNITY
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ASSETS (IN DOLLARS)

Total Loans	1,485,583	23,537,822	607,165	1,981,809	652,555	366,337	4,464,511	37,108	582,624
Allowance for Loan Losses	(11,662)	(74,979)	(343)	(5,494)	(7,043)	(9,540)	(14,632)	(3,846)	(27,502)
Cash	(7,515)	563,355	16,034	2,952	2,839	6,805	764,528	2,320	18,988
Total Investments	502,832	5,122,640	35,500	386,413	47,164	145,695	48,145	298	476,443
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	2,264,593	0	0	5,543	0	133,041	0	0
Furniture, Fixtures & Equipment	8,322	0	4,867	62,175	0	0	48,523	0	12,248
Other Assets	31,393	379,424	10,161	45,324	10,589	59,865	142,608	816	17,073
TOTAL ASSETS	2,008,953	31,792,855	673,384	2,473,179	711,641	569,162	5,586,724	36,696	1,079,874

LIABILITIES AND EQUITY

Accounts Payable	1,105	31,386	249	10,772	325	1,540	8,825	7,000	410
Dividends and Interest Payable	0	434,355	0	0	4,794	25,139	27,803	0	0
Other Liabilities	0	78,576	0	0	0	0	1,164	94	33
Certificates of Deposit	0	20,000	75,112	695,137	193,500	326,505	1,973,010	0	0
Share Drafts	0	1,492,621	0	27,848	0	0	605,198	0	0
All Other Share Accounts	1,880,755	27,414,937	576,771	1,578,622	461,064	156,369	2,680,391	23,817	999,988
Total Shares and Deposits	1,880,755	28,927,558	651,883	2,301,607	654,564	482,874	5,258,599	23,817	999,988
Regular Reserve	62,122	1,059,175	17,464	86,363	28,976	23,344	213,394	3,188	60,025
Other Reserves	31,222	12,961	0	0	0	0	0	0	0
Retained Earnings	33,749	1,248,844	3,788	74,437	22,982	36,265	76,939	2,597	19,418
TOTAL LIABILITIES AND EQUITY	2,008,953	31,792,855	673,384	2,473,179	711,641	569,162	5,586,724	36,696	1,079,874

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

CDP

CEDAR

CEE

CHEVRON
WEST

COCA-COLA
EMPLOYEES

COLUMBIA
IRON
MINES

CONSTRUCTION
TRADES

CORPORATE
CENTRAL

COTTONWOOD
HOSPITAL

ASSETS (IN DOLLARS)

Total Loans	6,418,663	894,965	82,584	10,135,814	153,652	234,414	2,089,742	6,012,292	4,494,522
Allowance for Loan Losses	(19,586)	(16,060)	(5,713)	(30,319)	(4,363)	(4,050)	(8,928)	0	(8,703)
Cash	63,414	206	24,963	129,532	11,700	15,980	1,525	5,063,751	49,652
Total Investments	1,437,367	66,799	2,042	6,286,361	52,441	23,135	838,519	94,734,169	185,296
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	128,517	0	0	15,159	0	0	0	0	168,348
Furniture, Fixtures & Equipment	98,073	9,306	0	8,154	4	213	12,768	156,765	30,255
Other Assets	199,150	14,420	11,976	297,102	3,435	4,021	63,405	812,450	232,351
TOTAL ASSETS	8,325,598	969,636	115,852	16,841,802	216,869	273,713	2,997,032	106,779,427	5,151,721

LIABILITIES AND EQUITY

Accounts Payable	140,535	0	0	16,698	250	0	49,224	4,699,748	18,902
Dividends and Interest Payable	49,090	1,142	0	28,501	0	0	0	564,803	8,656
Other Liabilities	5,813	87	0	0	0	182	1,997	27,978	0
Certificates of Deposit	2,250,444	416,579	3,000	0	0	51,332	824,998	34,835,000	760,240
Share Drafts	537,895	0	0	1,118,638	0	0	0	0	427,030
All Other Share Accounts	5,235,024	528,648	103,160	14,874,976	194,470	161,491	2,005,676	65,027,708	3,735,467
Total Shares and Deposits	8,023,363	945,227	106,160	15,993,614	194,470	212,823	2,830,674	99,862,708	4,922,737
Regular Reserve	110,390	21,618	7,178	538,456	7,755	23,365	76,105	836,707	181,984
Other Reserves	0	0	(70)	80,000	7,960	0	0	275,000	4,218
Retained Earnings	(3,593)	1,562	2,584	184,533	6,434	37,343	39,032	512,483	15,224
TOTAL LIABILITIES AND EQUITY	8,325,598	969,636	115,852	16,841,802	216,869	273,713	2,997,032	106,779,427	5,151,721

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
151 REPORTING

CREDIT
UNION
ONE

CUMMINS
DIESEL

CYPRUS

DAVIS

DAVIS
SCHOOLS

DESERET
FIRST

DESERET
NEWS

DOCTORS EATON-KENWAY

ASSETS (IN DOLLARS)

Total Loans	13,286,186	401,520	46,625,057	805,654	13,634,018	27,845,716	2,103,191	105,278	334,366
Allowance for Loan Losses	(72,378)	(4,048)	(1,881,544)	(6,041)	(104,304)	(162,873)	(21,906)	0	(1,428)
Cash	252,008	29,981	6,710,162	11,709	601,745	930,932	3,310	1,644	7,063
Total Investments	4,059,918	5,739	11,764,608	28,916	5,177,766	12,410,624	360,351	208,577	14,670
Allowance for Investment Losses	0	0	0	0	(302,445)	0	0	0	0
Land & Building (Net)	873,148	0	1,285,432	0	821,292	853,807	5,463	548	0
Furniture, Fixtures & Equipment	92,788	0	1,105,730	9,992	151,485	131,085	36,156	0	5,276
Other Assets	260,395	4,243	1,110,513	13,066	216,220	957,438	25,126	5,703	5,619
TOTAL ASSETS	18,752,065	437,435	66,719,958	863,293	20,195,777	42,966,729	2,511,691	321,749	365,566

LIABILITIES AND EQUITY

Accounts Payable	7,745	452	168,964	776	27,368	95,917	1,148	0	0
Dividends and Interest Payable	63,100	0	802,477	0	28,595	165,000	33,253	0	3,894
Other Liabilities	24,600	0	0	0	(35,318)	0	0	0	2,356
Certificates of Deposit	5,434,472	0	2,129,016	0	2,904,176	7,859,454	966,988	0	0
Share Drafts	950,619	0	4,036,640	0	2,000,937	7,536,830	0	0	0
All Other Share Accounts	9,899,925	378,337	54,660,327	763,587	14,115,510	26,222,599	1,359,734	308,181	339,117
Total Shares and Deposits	16,285,016	378,337	60,825,983	763,587	19,020,623	41,618,883	2,326,723	308,181	339,117
Regular Reserve	795,174	34,145	2,314,952	49,454	789,925	847,935	111,716	8,992	19,759
Other Reserves	1,079,399	0	254,508	0	270,322	8,956	0	0	0
Retained Earnings	497,031	24,501	2,323,074	49,476	94,262	230,038	38,851	4,576	440
TOTAL LIABILITIES AND EQUITY	18,752,065	437,435	66,719,958	863,293	20,195,777	42,966,729	2,511,691	321,749	365,566

STATE CHARTERED CREDIT UNIONS JUNE 30, 1987 154 REPORTING	EIMAC	EIMCO	EMPLOYEES GRANITE MILL	EMPLOYEES QUALITY LINEN	EMPLOYMENT SECURITY	EMSCO	EXCHANGE	FEDERATED	FUR BREEDERS
ASSETS (IN DOLLARS)									
Total Loans	2,062,984	1,782,322	53,756	93,211	4,901,204	152,597	951,308	353,443	21,502
Allowance for Loan Losses	(4,314)	(9,644)	(1,378)	(3,985)	(24,398)	(2,138)	(6,765)	(1,925)	(400)
Cash	16,560	141,418	13,067	11,949	45,942	8,048	1,195	19,153	5,243
Total Investments	1,116,722	551,748	19,857	880	1,922,219	100,139	238,865	238,809	448
Allowance for Investment Losses	0	0	0	0	0	(11,739)	0	0	0
Land & Building (Net)	18,750	104,992	0	4,301	0	0	0	0	0
Furniture, Fixtures & Equipment	16,683	38,156	0	0	10,600	0	2	619	160
Other Assets	21,819	18,781	961	1,972	59,766	3,410	25,548	9,736	381
TOTAL ASSETS	3,249,204	2,627,773	86,264	108,328	6,915,333	250,317	1,210,153	619,834	27,334
LIABILITIES AND EQUITY									
Accounts Payable	0	69,849	95	43	4,845	0	812	91	3,269
Dividends and Interest Payable	64,624	18	0	0	0	0	0	0	0
Other Liabilities	976	0	0	0	4,487	0	0	0	0
Certificates of Deposit	1,083,903	3,390	0	0	1,777,660	70,104	0	0	0
Share Drafts	187,516	142,903	0	0	316,228	0	0	0	0
All Other Share Accounts	1,756,991	2,291,794	62,843	87,421	4,384,732	126,846	1,134,040	499,733	22,389
Total Shares and Deposits	3,028,410	2,438,087	62,843	87,421	6,478,620	196,950	1,134,040	499,733	22,389
Regular Reserve	135,828	102,172	11,037	11,937	253,074	18,929	44,310	22,534	1,421
Other Reserves	0	257	0	0	150,000	0	19,803	20,831	0
Retained Earnings	19,366	17,390	12,289	8,927	24,307	34,438	11,188	76,644	255
TOTAL LIABILITIES AND EQUITY	3,249,204	2,627,773	86,264	108,328	6,915,333	250,317	1,210,153	619,834	27,334

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
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	GALICHER	GARFIELD	GOLDENWEST	GRAND COUNTY	GRANITE DISTRICT	GSL	HAFFER'S	HEALTH CARE	HERCULES
ASSETS (IN DOLLARS)									
Total Loans	883,536	6,249,620	54,129,719	600,145	32,277,516	240,642	90,234	7,271,916	8,766,221
Allowance for Loan Losses	(1,096)	(119,170)	(373,726)	(33,109)	(163,803)	(1,014)	(729)	(35,165)	(88,474)
Cash	20,384	346,945	3,542,986	33,676	2,932,617	35,629	2,213	243,332	1,929,938
Total Investments	10,838	1,963,156	28,345,327	446,716	13,752,497	16,270	2,421	2,001,490	6,272,622
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	304,145	3,070,917	0	2,267,880	0	0	0	977,346
Furniture, Fixtures & Equipment	12,406	36,835	365,297	4,853	266,903	0	1,113	35,196	255,074
Other Assets	36,077	132,060	1,701,127	22,199	699,256	3,446	1,142	210,538	311,780
TOTAL ASSETS	962,145	8,913,591	90,781,647	1,074,480	52,032,866	294,973	96,394	9,727,306	18,424,507
LIABILITIES AND EQUITY									
Accounts Payable	678	12,896	334,217	2,129	257,971	0	0	38,387	9,269
Dividends and Interest Payable	0	0	738,540	1,194	0	0	0	0	164,509
Other Liabilities	0	15,191	0	0	0	0	0	1,157	6,357
Certificates of Deposit	0	1,154,771	13,947,551	0	5,777,766	0	0	0	3,777,654
Share Drafts	0	241,555	7,079,962	0	7,698,255	0	0	716,731	1,880,951
All Other Share Accounts	855,877	6,888,405	61,352,439	993,278	35,316,353	278,459	85,812	8,371,314	11,276,937
Total Shares and Deposits	855,877	8,284,731	82,379,952	993,278	48,792,374	278,459	85,812	9,088,045	16,935,542
Regular Reserve	52,915	374,254	3,864,153	31,420	1,812,608	10,956	10,173	254,628	834,989
Other Reserves	47,709	2,305	1,225,179	11,222	1,136,508	0	0	150,791	130,736
Retained Earnings	4,966	224,214	2,239,606	35,237	33,405	5,558	409	194,299	343,105
TOTAL LIABILITIES AND EQUITY	962,145	8,913,591	90,781,647	1,074,480	52,032,866	294,973	96,394	9,727,306	18,424,507

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
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HI-LAND

HORSE
CANYON

INDUSTRIAL
SUPPLY

IRFOO

IRON
COUNTY
EDUCATORS

JORDAN

KAISER
STEEL

KINGS
PEAK

LEHI
WORKS

ASSETS (IN DOLLARS)

Total Loans	3,361,384	682,056	139,754	285,020	1,910,811	14,801,765	1,535,278	585,588	535,907
Allowance for Loan Losses	(17,444)	(5,203)	(4,991)	(425)	(22,066)	(77,238)	(20,904)	(5,407)	(6,067)
Cash	29,961	15,014	832	40,660	(902)	399,977	69,537	60	14,939
Total Investments	1,160,334	37,392	37,668	3,425	284,341	7,094,791	543,809	58,281	99,563
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	1	0	0	0	400,814	20,417	0	1,199
Furniture, Fixtures & Equipment	25,400	203	0	3,199	27,513	105,119	25,576	1,511	0
Other Assets	33,484	16,148	2,360	6,827	31,242	396,889	10,748	10,674	5,858
TOTAL ASSETS	4,593,120	745,611	175,623	338,706	2,230,939	23,122,117	2,184,461	650,708	651,399

LIABILITIES AND EQUITY

Accounts Payable	3,309	(58)	0	890	247	69,334	8,259	2,207	6,439
Dividends and Interest Payable	0	0	0	4,017	(3,306)	122,347	0	8,452	0
Other Liabilities	0	538	150	0	0	0	(141)	0	0
Certificates of Deposit	0	0	0	0	482,938	5,455,444	1,688,048	0	255,941
Share Drafts	0	0	0	0	32,171	1,534,035	0	0	0
All Other Share Accounts	4,172,050	658,416	139,886	320,171	1,402,167	14,784,710	273,060	593,832	317,124
Total Shares and Deposits	4,172,050	658,416	139,886	320,171	1,917,276	21,774,188	1,961,108	593,831	573,065
Regular Reserve	193,238	52,641	10,877	11,529	128,653	749,123	89,048	39,609	49,418
Other Reserves	15,000	0	0	52	45,628	0	64,652	5,684	0
Retained Earnings	209,523	34,074	24,710	2,047	142,441	407,126	61,535	924	22,477
TOTAL LIABILITIES AND EQUITY	4,593,120	745,611	175,623	338,706	2,230,939	23,122,117	2,184,461	650,708	651,399

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

LOCAL
57
PLUS

LOGAN
CACHE
RICH

LOGAN
CITY

M E A

MCREE
SYSTEMS

MCKAY-DEE
HOSPITAL

MEADOW
GOLD

MILFORD
RAILROAD

MORONI
FEED

ASSETS (IN DOLLARS)

Total Loans	2,080,145	2,178,501	405,091	7,007,342	358,416	13,954,056	1,583,320	1,675,162	3,227,753
Allowance for Loan Losses	(4,528)	(5,717)	(1,103)	(208,464)	0	(14,875)	(13,196)	(4,095)	(9,648)
Cash	(10,239)	10,107	66,717	277,334	6,210	1,574,950	(11,982)	12,439	8,626
Total Investments	19,550	620,000	7,162	496,277	81,645	2,528,510	102,093	164,595	1,199,074
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	0	402,861	0	0	0	196,936	6,000
Furniture, Fixtures & Equipment	44,396	0	9,597	95,633	0	242,279	0	9,519	6,229
Other Assets	47,182	39,494	0	312,643	7,081	183,001	46,048	164,299	58,864
TOTAL ASSETS	2,176,506	2,842,385	487,463	8,383,626	453,352	18,467,921	1,706,282	2,218,855	4,496,898

LIABILITIES AND EQUITY

Accounts Payable	227,266	0	0	9,921	0	15,951	6,563	2	370
Dividends and Interest Payable	232	0	(12,410)	94,202	0	215,414	6,580	17,024	0
Other Liabilities	0	0	0	0	105	0	0	3,268	0
Certificates of Deposit	17,762	0	0	2,073,049	0	4,232,895	36,500	1,098,615	0
Share Drafts	71,158	0	0	910,755	0	1,595,071	0	60,312	0
All Other Share Accounts	1,783,398	2,475,657	438,001	4,993,630	432,151	11,449,746	1,346,678	1,023,328	4,260,912
Total Shares and Deposits	1,872,318	2,475,657	438,001	7,977,434	432,151	17,277,712	1,383,179	2,182,256	4,260,912
Regular Reserve	60,360	109,096	38,212	253,666	29,277	658,078	89,119	12,989	142,955
Other Reserves	6,032	1,879	300	0	0	264,247	98,645	0	7,000
Retained Earnings	10,298	255,752	23,360	48,403	(8,180)	36,519	122,196	3,317	85,661
TOTAL LIABILITIES AND EQUITY	2,176,506	2,842,385	487,463	8,383,626	453,352	18,467,921	1,706,282	2,218,855	4,496,898

STATE CHARTERED CREDIT UNIONS JUNE 30, 1987 154 REPORTING	MOUNTAIN AMERICA	MURRAY CITY	MURRAY SCHOOLS	NATIONAL J A C L	NEKO	NEWSPAPER EMPLOYEES	NORTHWEST	OGDEN CLINIC	OGDEN GOVERNMENT
ASSETS (IN DOLLARS)									
Total Loans	81,167,226	3,836,847	3,773,116	5,740,686	5,245,609	3,013,552	20,451,566	80,014	19,879,936
Allowance for Loan Losses	(1,340,689)	(61,266)	(100,852)	(84,723)	(22,904)	(12,890)	(140,000)	(1,656)	(86,140)
Cash	2,553,737	(50,113)	67,451	176,352	408,144	119,825	114,421	10,634	304,545
Total Investments	50,548,720	27,281	384,725	3,232,059	895,681	2,090,360	3,134,648	24,214	5,137,742
Allowance for Investment Losses	(170,972)	0	0	0	0	0	(39,974)	0	0
Land & Building (Net)	5,424,705	103,287	20,814	63,918	51,806	0	0	0	1,006,974
Furniture, Fixtures & Equipment	935,854	22,549	71,738	42,791	27,475	5,841	99,225	327	175,970
Other Assets	3,182,371	93,149	108,026	101,263	110,744	101,594	437,082	3,154	271,335
TOTAL ASSETS	142,300,952	3,971,734	4,325,018	9,272,346	6,716,555	5,318,282	24,056,968	116,687	26,690,362
LIABILITIES AND EQUITY									
Accounts Payable	463,250	234,505	3,634	1,545	3,526	1,665	819,473	0	17,941
Dividends and Interest Payable	136,200	21,713	19,007	3,170	81,348	67,358	12,020	0	231,606
Other Liabilities	22,623	83	0	1,671	343,453	0	26,616	(1)	3,966
Certificates of Deposit	14,466,271	1,316,214	349,900	250,000	0	274,000	1,028,732	0	622,838
Share Drafts	9,296,898	178,751	0	0	0	0	1,088,869	0	1,429,275
All Other Share Accounts	108,585,169	2,081,836	3,820,976	8,022,922	5,538,749	4,692,131	19,997,830	103,728	22,707,673
Total Shares and Deposits	132,348,338	3,576,801	4,170,876	8,272,922	5,538,749	4,966,131	22,115,431	103,728	24,759,786
Regular Reserve	5,739,588	89,705	104,893	400,484	282,100	164,052	918,723	10,729	1,104,995
Other Reserves	1,467,051	0	26,263	282,898	13,047	40,000	0	0	57,044
Retained Earnings	2,123,902	48,927	345	309,656	454,332	79,076	164,705	2,231	515,024
TOTAL LIABILITIES AND EQUITY	142,300,952	3,971,734	4,325,018	9,272,346	6,716,555	5,318,282	24,056,968	116,687	26,690,362

STATE CHARTERED CREDIT UNIONS JUNE 30, 1987 154 REPORTING	OGDEN MUNICIPAL	OGDEN TEACHERS	PACIFIC PIPE	PEOPLES ELECTRIC POWER	PHILLIPS WASATCH	PIONEER	PIONEER VALLEY	PIPING CONTRACTORS	PLUMBERS & STEAMFITTERS
ASSETS (IN DOLLARS)									
Total Loans	9,235,769	2,533,585	3,720,145	521,174	2,001,094	7,212,628	173,534	263,890	3,484,568
Allowance for Loan Losses	(75,458)	(26,505)	(11,297)	(5,501)	(9,711)	(161,720)	(10,537)	(8,540)	(47,358)
Cash	3,023,128	1,081,367	147,808	(3,014)	72,171	719,342	24,933	40,155	12,785
Total Investments	2,831,549	268,285	412,633	112,153	1,404,240	509,892	2,541	47,434	447,957
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	81,544	6,792	252,758	0	0	287,070	0	0	1
Furniture, Fixtures & Equipment	18,843	0	84,444	0	13,836	59,861	6,485	0	14,932
Other Assets	296,367	60,394	107,356	15,920	66,441	175,038	3,216	9,134	67,784
TOTAL ASSETS	15,411,742	3,923,918	4,713,847	640,732	3,548,071	8,802,111	200,172	352,073	3,980,669
LIABILITIES AND EQUITY									
Accounts Payable	28,476	1,511	5,978	286	0	39,023	13,325	383	2,625
Dividends and Interest Payable	86,832	0	23,183	0	8,199	45,466	593	0	39,161
Other Liabilities	0	971	0	651	114	0	0	0	1,326
Certificates of Deposit	445,661	248,561	978,969	0	842,988	1,528,616	13,178	246,794	851,425
Share Drafts	563,946	0	162,582	0	0	2,432,228	0	0	173,912
All Other Share Accounts	13,530,488	3,226,934	3,259,232	614,922	2,539,574	4,355,318	163,604	43,628	2,628,029
Total Shares and Deposits	14,540,093	3,475,494	4,400,783	614,922	3,382,562	8,316,162	176,782	290,421	3,653,366
Regular Reserve	460,761	173,616	196,099	13,611	94,627	343,794	7,207	34,645	202,817
Other Reserves	0	0	31,413	0	0	980	0	0	80,874
Retained Earnings	295,578	272,326	56,391	11,262	62,569	56,686	2,265	26,624	500
TOTAL LIABILITIES AND EQUITY	15,411,742	3,923,918	4,713,847	640,732	3,548,071	8,802,111	200,172	352,073	3,980,669

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

	PRESTO	PRIMARY HOSPITAL	PRO OF UTAH	PROVO CITY	PROVO POLICE & FIRE DEPT.	PROVO POSTAL	PROVO RAILROAD	PROVO SCHOOL DISTRICT	PYKE
ASSETS (IN DOLLARS)									
Total Loans	111,604	1,539,643	184,793	1,889,755	1,064,333	2,724,609	4,459,393	5,870,596	312,067
Allowance for Loan Losses	(1,684)	(21,637)	(2,672)	(14,783)	(2,540)	(26,728)	(223,433)	(42,698)	(1,000)
Cash	(1,885)	27,192	6,941	9,914	43,600	14,281	86,369	60,352	9,225
Total Investments	1,166	365,000	36,781	66,345	1,453	103,366	16,898	1,371,757	196,662
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	10,000	0	0	0	65,912	214,727	0
Furniture, Fixtures & Equipment	0	23,557	0	6,158	63	19,532	33,046	34,711	9,300
Other Assets	1,969	24,707	3,523	22,906	16,267	28,056	68,550	126,440	9,594
TOTAL ASSETS	111,170	1,958,462	239,366	1,980,295	1,123,176	2,863,116	4,506,735	7,635,885	535,848
LIABILITIES AND EQUITY									
Accounts Payable	16,007	3,051	714	0	0	86,260	1,229	2,141	0
Dividends and Interest Payable	0	26,644	0	30,221	0	0	6,658	0	0
Other Liabilities	144	0	0	1,883	0	0	0	0	0
Certificates of Deposit	9,409	889,739	0	0	0	0	440,988	558,700	0
Share Drafts	0	0	0	0	0	0	126,035	0	0
All Other Share Accounts	70,831	900,784	218,783	1,827,420	1,054,391	2,354,442	3,625,375	6,472,433	517,472
Total Shares and Deposits	80,240	1,790,523	218,783	1,827,420	1,054,391	2,354,442	4,192,398	7,031,133	517,472
Regular Reserve	5,108	79,864	15,783	77,122	61,420	158,467	223,322	282,426	15,088
Other Reserves	0	0	0	12,665	5,741	12,152	0	60,913	2,232
Retained Earnings	9,671	58,380	4,085	30,984	1,624	251,795	83,129	259,272	1,057
TOTAL LIABILITIES AND EQUITY	111,170	1,958,462	239,365	1,980,295	1,123,176	2,863,116	4,506,735	7,635,885	535,848

STATE CHARTERED CREDIT UNIONS JUNE 30, 1987 154 REPORTING	RICK WARNER FORD	S E A	S L BOARD OF REALTORS	SALT LAKE CITY EMPLOYEES	SALT LAKE CITY FIREMEN'S	SALT LAKE CITY WATER DEPT.	SALT LAKE COUNTY	SALT LAKE POLICE	SALT LAKE SCHOOLS
ASSETS (IN DOLLARS)									
Total Loans	277,767	1,055,687	540,072	21,177,743	8,632,306	325,044	2,454,068	5,585,053	5,506,089
Allowance for Loan Losses	(14,527)	(4,284)	(8,872)	(401,414)	(29,965)	(2,586)	(13,602)	(64,909)	(155,919)
Cash	7,980	111,777	15,327	553,881	8,563	16,502	239,318	63,183	322,006
Total Investments	3,390	87,647	92,458	1,267,608	755,163	81,902	1,424,508	989,410	4,493,598
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	0	431,816	150,401	0	0	194,918	260,498
Furniture, Fixtures & Equipment	16,180	0	1,012	157,212	42,866	10,239	0	67,178	64,128
Other Assets	4,247	25,222	10,031	491,096	243,321	12,042	65,970	120,180	128,646
TOTAL ASSETS	295,037	1,276,050	650,029	23,677,942	9,802,655	443,143	4,170,262	6,955,013	10,619,046
LIABILITIES AND EQUITY									
Accounts Payable	38,500	274	290	50,332	14,431	2,577	1,516	7,300	0
Dividends and Interest Payable	0	0	0	85,477	39,039	523	1,761	23,439	671
Other Liabilities	507	0	0	29,595	0	225	0	0	12,257
Certificates of Deposit	12,007	1,150,284	0	3,594,207	2,904,611	0	20,000	1,289,900	21,000
Share Drafts	226,998	0	0	2,103,898	785,854	0	0	459,838	451,362
All Other Share Accounts	1,370	0	614,987	15,734,650	4,981,433	417,216	3,840,827	4,842,905	9,384,386
Total Shares and Deposits	240,375	1,150,284	614,987	21,432,755	8,671,898	417,216	3,860,827	6,592,643	9,856,748
Regular Reserve	15,408	96,098	29,573	767,180	763,000	22,670	149,381	238,253	364,145
Other Reserves	0	0	0	3,563	5,064	0	0	31,583	374,847
Retained Earnings	247	29,394	5,179	1,309,040	309,223	(68)	156,779	61,795	10,378
TOTAL LIABILITIES AND EQUITY	295,037	1,276,050	650,029	23,677,942	9,802,655	443,143	4,170,262	6,955,013	10,619,046

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

SALT WORKERS

SAN JUAN

SCENIC
RAIL

SCHREIBER

SNOWBIRD

SORENSEN

SOUTH
DAVIS

SOUTH
SALT LAKE

SOUTH
SANPETE

ASSETS (IN DOLLARS)

Total Loans	416,680	374,412	5,018,239	543,013	252,939	1,007,437	7,324,630	71,404	130,859
Allowance for Loan Losses	(26,783)	(5,109)	(38,508)	(2,680)	(3,239)	(5,485)	(46,771)	(2,189)	(771)
Cash	8,166	5,239	120,449	0	8,365	50	164,140	6,533	16,676
Total Investments	1,822	295	1,036,663	233,429	9,487	239,281	915,878	50,417	162,817
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	285,000	0	0	0	205,133	0	0
Furniture, Fixtures & Equipment	1	0	15,379	0	7,963	11,225	15,869	193	0
Other Assets	6,133	18,012	80,404	21,165	3,021	13,849	244,538	2,060	5,053
TOTAL ASSETS	406,019	392,849	6,517,626	794,927	278,536	1,266,358	8,823,417	128,418	314,634

LIABILITIES AND EQUITY

Accounts Payable	0	35,000	0	(5)	22,361	2,898	55,986	78	0
Dividends and Interest Payable	9,232	0	0	0	0	12,134	143,084	0	0
Other Liabilities	0	538	926	0	0	5,086	16,469	0	0
Certificates of Deposit	0	31,662	0	0	0	73,366	25,946	0	0
Share Drafts	0	0	234,699	0	0	0	553,807	0	0
All Other Share Accounts	260,434	300,620	5,792,991	759,035	239,821	1,116,730	7,375,697	107,855	279,724
Total Shares and Deposits	260,434	332,281	6,027,690	759,035	239,821	1,190,096	7,955,450	107,855	279,724
Regular Reserve	31,013	24,358	197,267	24,093	13,386	44,246	339,871	7,815	16,393
Other Reserves	664	0	0	0	0	3,220	0	3,164	0
Retained Earnings	104,676	672	291,742	11,804	2,968	8,679	312,557	9,505	18,517
TOTAL LIABILITIES AND EQUITY	406,019	392,849	6,517,626	794,927	278,536	1,266,358	8,823,417	128,418	314,634

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

SOUTHWEST
INDUSTRIAL
AREA

STANDARD
OPTICAL

SWEET'S
EMPLOYEES

TANNER

TEXAS
GULF
POTASH

THIOKOL

TRANS
WEST

TREASURY

TRI
COUNTY

ASSETS (IN DOLLARS)

Total Loans	65,207	88,441	118,631	436,609	201,835	5,169,680	19,178,881	2,993,944	125,626
Allowance for Loan Losses	(2,104)	(12,721)	(2,659)	(28,682)	(1,867)	(45,316)	(160,041)	(16,622)	(4,896)
Cash	10,102	7,654	7,996	76,973	11,801	53,967	711,182	0	20,356
Total Investments	35,451	18,706	1,244	155,248	128,527	3,182,948	1,083,678	843,956	19,483
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	0	0	0	174,916	765,537	0	0
Furniture, Fixtures & Equipment	5	0	0	18,627	10	107,728	187,331	0	0
Other Assets	644	1,600	1,084	9,446	5,540	121,067	370,172	72,981	1,597
TOTAL ASSETS	109,305	103,680	126,297	668,221	345,846	8,764,990	22,136,740	3,894,259	162,167

LIABILITIES AND EQUITY

Accounts Payable	0	0	9,046	2,630	683	(1,443)	86,375	718	54
Dividends and Interest Payable	0	0	0	0	0	7,343	82,824	12,825	0
Other Liabilities	0	0	0	0	0	4,696	0	0	0
Certificates of Deposit	0	0	0	0	0	736,436	4,455,977	259,828	0
Share Drafts	0	0	0	0	0	189,550	1,521,484	0	0
All Other Share Accounts	90,561	88,838	107,657	640,150	271,874	7,181,143	14,898,705	3,118,281	127,340
Total Shares and Deposits	90,561	88,838	107,657	640,150	271,874	8,107,129	20,876,166	3,378,109	127,340
Regular Reserve	8,548	10,295	5,930	10,686	20,075	330,966	647,304	278,026	13,751
Other Reserves	0	0	0	0	10,018	320,913	105,796	0	20,132
Retained Earnings	10,196	4,547	4,263	14,756	43,196	(4,614)	338,275	224,581	890
TOTAL LIABILITIES AND EQUITY	109,305	103,680	126,297	668,221	345,846	8,764,990	22,136,740	3,894,259	162,167

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

UMTA UNDC UOA UP&L
OGDEN UPIA UCB UINTAH UNIVERSITY
OF
UTAH UPC

ASSETS (IN DOLLARS)

Total Loans	4,680,278	87,479	188,167	1,830,357	322,616	41,070	501,063	31,111,581	79,187
Allowance for Loan Losses	(82,900)	(2,913)	(8,649)	(4,030)	(18,805)	(1,147)	(6,748)	(274,875)	0
Cash	21,451	1,489	1,898	28,787	4,676	35,628	0	1,238,023	5,183
Total Investments	1,361,467	44,832	58,844	107,698	7,074	807	206,602	27,274,551	40,878
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	137,692	0	0	0	0	0	0	868,787	0
Furniture, Fixtures & Equipment	64,951	0	0	3,577	1,760	84	556	452,251	0
Other Assets	129,759	1,997	3,287	34,790	4,822	1,300	7,682	856,946	1,987
TOTAL ASSETS	6,312,698	132,885	243,547	2,001,179	322,142	77,742	709,155	61,527,263	127,235

LIABILITIES AND EQUITY

Accounts Payable	40,846	0	0	293	0	0	837	78,618	0
Dividends and Interest Payable	57,828	0	0	33,215	0	0	8,822	23,619	0
Other Liabilities	(7)	75	0	0	0	0	0	44,970	0
Certificates of Deposit	137,690	0	157,748	0	65,500	0	107,280	1,096,684	0
Share Drafts	371,865	0	0	0	0	0	0	12,836,817	0
All Other Share Accounts	5,430,186	119,645	62,354	1,779,490	238,065	66,725	556,006	44,651,275	85,831
Total Shares and Deposits	5,939,741	119,645	220,102	1,779,490	303,565	66,725	663,286	58,584,776	85,831
Regular Reserve	188,891	10,092	5,695	119,369	18,574	6,718	23,812	1,193,157	17,933
Other Reserves	0	0	0	0	0	0	0	1,267,948	0
Retained Earnings	85,400	3,073	17,750	68,812	3	4,299	12,399	334,176	23,471
TOTAL LIABILITIES AND EQUITY	6,312,698	132,885	243,547	2,001,179	322,142	77,742	709,155	61,527,263	127,235

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

	USU COMMUNITY ASSOCIATIONS	UTAH ASSOCIATIONS	UTAH CENTRAL CHIROPRACTORS	UTAH CHIROPRACTORS	UTAH COOPER	UTAH ENERGY	UTAH FURNITURE	UTAH OIL WORKERS	UTAH POWER & LIGHT
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ASSETS (IN DOLLARS)

Total Loans	16,558,596	2,291,531	24,086,975	302,101	5,370,897	2,483,472	678,053	4,014,807	16,731,556
Allowance for Loan Losses	(161,447)	(10,442)	(144,507)	(22,569)	(72,329)	(22,162)	(4,077)	(51,960)	(100,083)
Cash	1,791,318	11,198	1,457,468	0	276,826	197,985	46,314	93,077	110,764
Total Investments	5,046,049	1,486,223	9,824,938	5,823	8,850,289	304,053	187,021	4,764,027	7,655,840
Allowance for Investment Losses	0	0	0	0	0	0	0	0	(183,703)
Land & Building (Net)	481,112	0	1,479,021	0	32,222	0	0	0	0
Furniture, Fixtures & Equipment	65,796	73,267	567,838	5,000	7,679	19,667	11,218	38,458	5,586
Other Assets	910,646	59,778	690,648	6,544	269,127	433,557	14,203	169,182	480,817
TOTAL ASSETS	24,692,070	3,911,555	37,962,381	296,899	14,734,711	3,416,573	932,732	9,027,591	24,700,779

LIABILITIES AND EQUITY

Accounts Payable	(5,404)	643	36,470	21,000	0	0	3,655	409	1,394
Dividends and Interest Payable	46,557	20,133	222,495	0	6,424	15,606	0	101,567	463,434
Other Liabilities	23,295	19,858	55,128	0	0	50,490	0	2,537	74,935
Certificates of Deposit	3,740,882	403,783	5,520,354	0	2,123,870	2,900,227	0	0	0
Share Drafts	7,143,828	737,422	1,382,306	0	0	277,623	0	0	0
All Other Share Accounts	12,270,923	2,410,154	28,739,586	238,694	11,702,350	312,796	871,053	7,065,827	23,110,720
Total Shares and Deposits	23,155,633	3,551,359	35,642,246	238,694	13,826,220	3,490,645	871,053	7,065,827	23,110,720
Regular Reserve	787,082	132,255	1,108,054	27,813	543,995	77,935	44,272	427,881	762,783
Other Reserves	0	0	470,000	0	0	0	0	0	0
Retained Earnings	684,907	187,307	427,988	9,393	358,072	(218,103)	13,752	1,429,370	287,512
TOTAL LIABILITIES AND EQUITY	24,692,070	3,911,555	37,962,381	296,899	14,734,711	3,416,573	932,732	9,027,591	24,700,779

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

UTAH
PRISON SCHOOLS FOR
DEAF & BLIND

UTAH
STATE

UTAH
TRANSIT

UTAH
VALLEY

VALTEK

WASCO

WATER &
SANITATION

WEBER
SCHOOL
DISTRICT

ASSETS (IN DOLLARS)

Total Loans	1,751,927	563,142	95,717,781	441,018	2,032,217	159,267	1,080,054	398,732	16,899,574
Allowance for Loan Losses	(26,328)	(5,892)	(844,627)	(5,742)	(326)	(366)	(8,410)	(1,330)	(44,450)
Cash	27,771	11,154	2,112,257	9,691	26,672	45,724	47,481	8,632	604,828
Total Investments	36,041	154,065	18,384,384	5,869	574,928	53,926	604,887	90,801	2,211,499
Allowance for Investment Losses	0	0	0	0	0	0	0	0	0
Land & Building (Net)	0	0	8,420,829	0	145,401	0	0	0	0
Furniture, Fixtures & Equipment	26,148	2,047	1,454,172	1	75,724	0	6,030	1	86,809
Other Assets	9,118	3,750	3,338,568	8,326	58,601	5,859	25,877	8,313	224,020
TOTAL ASSETS	1,824,677	728,266	128,583,364	459,162	2,913,217	264,410	1,755,920	505,147	19,982,280

LIABILITIES AND EQUITY

Accounts Payable	0	214	438,271	1,142	3,610	0	0	207	13,250
Dividends and Interest Payable	0	0	203,849	1,368	44,677	0	0	1,783	150,738
Other Liabilities	2,752	0	(18,795)	0	533	0	0	0	0
Certificates of Deposit	612,932	0	30,017,192	67,343	250,928	0	525,827	72,256	5,717,658
Share Drafts	0	0	14,425,047	0	163,069	0	0	0	1,621,828
All Other Share Accounts	1,036,234	668,423	80,569,134	372,469	2,320,250	252,278	1,076,725	391,219	10,964,336
Total Shares and Deposits	1,649,166	668,423	125,011,373	439,815	2,734,247	252,278	1,602,552	463,475	18,303,822
Regular Reserve	92,327	44,518	1,963,102	8,806	122,681	8,760	63,463	25,142	628,557
Other Reserves	0	0	0	0	7,469	0	0	0	689,037
Retained Earnings	80,432	15,111	985,564	8,034	0	3,372	89,904	14,540	196,876
TOTAL LIABILITIES AND EQUITY	1,824,677	728,266	128,583,364	459,162	2,913,217	264,410	1,755,920	505,147	19,982,280

STATE CHARTERED CREDIT UNIONS
JUNE 30, 1987
154 REPORTING

WESTERN
DISTRICT

TOTAL

ASSETS (IN DOLLARS)

Total Loans	1,274,764	1,164,633,646
Allowance for Loan Losses	(241)	(13,399,152)
Cash	39,384	48,727,952
Total Investments	678,566	561,224,738
Allowance for Investment Losses	0	(708,833)
Land & Building (Net)	35,888	48,088,545
Furniture, Fixtures & Equipment	20,103	12,190,653
Other Assets	45,222	36,012,123
TOTAL ASSETS	2,093,686	1,856,769,672

LIABILITIES AND EQUITY

Accounts Payable	4,482	11,575,780
Dividends and Interest Payable	0	9,694,473
Other Liabilities	359	1,973,783
		0
Certificates of Deposit	0	236,509,398
Share Drafts	0	134,964,999
All Other Share Accounts	1,939,884	1,344,351,905
Total Shares and Deposits	1,939,884	1,715,826,301
Regular Reserve	102,917	59,303,351
Other Reserves	0	30,825,909
Retained Earnings	46,044	27,570,080
TOTAL LIABILITIES AND EQUITY	2,093,686	1,856,769,672

CONSOLIDATED STATEMENT
159 CREDIT UNIONS
AS OF DECEMBER 31, 1986
(FIGURES IN DOLLARS)

ASSETS

Total Loans	1,112,714,145
Allowance for Loan Losses	(13,367,990)
Cash	45,526,645
U.S. Government Obligations	16,970,134
Federal Agency Securities	20,110,144
Mutual Funds	12,569,104
Corporate Central Credit Union	98,114,382
Commerical Banks	189,659,036
Savings & Loans	95,483,107
NCUA Share Insurance Deposit	8,951,571
Loans to Other Credit Unions	1,795,464
Other Investments	106,853,535
Allowance for Investment Losses	(179,893)
Land & Building (Net)	46,492,095
Other Fixed Assets (Net)	11,401,450
Other Assets	21,331,034

TOTAL ASSETS	1,774,423,963

LIABILITIES & EQUITY

Promisory Notes	4,385,598
Other Notes Payable	6,563,811
Accounts Payable	4,849,241
Interest Payable on Deposits	4,800,098
Accrued Dividends Payable on Shares	4,778,999
Other Liabilities	770,869
Total Deposits	153,060,142
Total Shares	1,482,245,560
Regular Reserve	56,450,322
Investment Valuation Reserve	576,824
Other Reserves	30,139,742
Undivided Earnings	25,802,757

TOTAL LIABILITIES & EQUITY	1,774,423,963

CREDIT UNION ASSETS
159 REPORTING
DECEMBER 31, 1986
(AMOUNTS IN DOLLARS)

A F HOSPITAL	255,065
ACORN	3,714,316
ALPINE	19,108,816
AMCOR	330,123
AMERICAN FIRST	438,032,361
AMERICAN PAPER EMPLOYEES	156,736
ASSOCIATED	4,228,102
AUTO EMPLOYEES	280,904
BAILEY INC. EMPLOYEES	831,536
BALANCE ROCK	2,031,311
BEAR RIVER VALLEY	299,781
BEEHIVE STATE EMPLOYEES	29,587,930
BIG VALLEY	593,462
BLUE CROSS-BLUE SHEILD EMPLOYEES	2,315,936
BROWING EMPLOYEES	632,851
BUEHNER EMPLOYEES	534,181
CARBON	5,046,973
CASTLETON'S	54,672
CATHOLIC COMMUNITY	1,084,242
CDP CREDI	8,530,201
CEDAR	923,291
CEE	109,008
CHEVRON-WEST	15,690,388
COCA-COLA EMPLOYEES	222,243
COLUMBIA IRON MINE EMPLOYEES	260,194
CONSTRUCTION TRADES	3,043,578
CORPORATE CENTRAL	118,280,349
COTTONWOOD HOSPITAL	4,901,832
CREDIT UNION ONE	18,658,214
CUMMINS DIESEL EMPLOYEES	424,290
CYPRUS	62,346,073
DAVIS	845,463
DAVIS SCHOOLS	20,269,835
DESERET FIRST	38,347,377
DESERET NEWS EMPLOYEES	2,512,638
DOCTORS	204,740
EATON KENWAY	363,263
EIMAC S.L. EMPLOYEES	2,981,945
EMPLOYEES GRANITE MILL & FIXTURE CO.	96,135
EMPLOYEES QUALITY LINEN	127,603
EMPLOYMENT SECURITY EMPLOYEES	6,561,201
ENSCO	250,378
EXCHANGE	1,191,869
FEDERATED	629,952
FUR BREEDERS AGRICULTURAL CO-OP	36,164
GALIGHIER EMPLOYEES	957,872
GARFIELD	8,768,301
GARIANE	145,509
GOLDENWEST	87,075,172
GRAND COUNTY	884,557
GRANITE DISTRICT	46,507,872
GSL	298,922
HAFER'S EMPLOYEES	118,179
HEALTH CARE	8,705,513

CREDIT UNION ASSETS
159 REPORTING
DECEMBER 31, 1986
(AMOUNTS IN DOLLARS)

HERCULES	18,796,254
HI-LAND	4,224,938
HORSE CANYON EMPLOYEES	766,349
HOTEL UTAH EMPLOYEES	1,033,866
INDUSTRIAL SUPPLY EMPLOYEES	152,693
IRECO EMPLOYEES	433,492
IRON COUNTY EDUCATORS	2,021,522
JORDAN	20,464,081
KAISER	1,970,514
KINGS PEAK	607,088
LEHI WORKS EMPLOYEES	585,826
LOCAL 57 PLUS CREDIT UNION	1,955,033
LOGAN CACHE RICH	2,555,326
LOGAN CITY EMPLOYEES	428,158
M E A	8,224,157
MCBEE SYSTEMS	446,625
MCKAY-DEE HOSPITAL	16,388,590
MEADOW GOLD EMPLOYEES	1,799,481
MIDVALLEY	2,400,691
MILFORD RAILROAD	2,062,450
MORONI FEED	3,979,349
MOUNTAIN AMERICA	138,340,355
MURRAY CITY EMPLOYEES	3,469,634
MURRAY SCHOOL DISTRICT	4,017,433
NATIONAL J A C L	8,807,871
NEBO	5,844,037
NEWSPAPER EMPLOYEES	5,097,768
NORTHWEST	23,458,632
OGDEN CLINIC	108,692
OGDEN GOVERNMENT EMPLOYEES	25,660,087
OGDEN MUNICIPAL EMPLOYEES	14,868,651
OGDEN TEACHERS	3,641,046
PACIFIC PIPE	4,176,774
PEOPLES ELECTRIC POWER	542,957
PHILLIPS WASATCH	3,516,558
PIONEER	8,578,219
PIONEER VALLEY	206,145
PIPING CONTRACTORS	357,043
PLUMBERS & STEAMFITTERS LOCAL 19	3,649,223
PRESTO	121,960
PRIMARY HOSPITAL	1,598,677
PRO OF UTAH	227,931
PROVO CITY EMPLOYEES	1,890,825
PROVO POLICE & FIRE DEPARTMENT	1,052,584
PROVO POSTAL	2,619,863
PROVO RAILROAD	4,440,617
PROVO SCHOOL DISTRICT	6,782,022
PYKE	452,523
RICK WARNER FORD	274,761
S E A	1,210,581
S L BOARD OF REALTORS	649,051
SALT LAKE CITY EMPLOYEES	21,881,060
SALT LAKE CITY FIREMAN'S	9,484,439
SALT LAKE CITY WATER DEPARTMENT	463,035

CREDIT UNION ASSETS
159 REPORTING
DECEMBER 31, 1986
(AMOUNTS IN DOLLARS)

SALT LAKE COUNTY EMPLOYEES	3,704,653
SALT LAKE POLICE	6,773,458
SALT LAKE SCHOOLS	10,728,328
SALT WORKERS	396,848
SAN JUAN	377,660
SCENIC RAIL	6,118,886
SCHREIBER EMPLOYEES	725,451
SNOWBIRD EMPLOYEES	286,227
SORENSEN EMPLOYEES	1,229,825
SOUTH DAVIS	8,752,022
SOUTH SALT LAKE	133,297
SOUTH SANPETE	326,936
SOUTHWEST INDUSTRIAL AREA	118,033
STANDARD OPTICAL	103,556
SWEET'S EMPLOYEES	110,794
TANNER EMPLOYEES	611,230
TEXAS GULF POTASH EMPLOYEES	358,468
THIOLKOL EMPLOYEES	7,657,773
TOOELE COUNTY SCHOOLS	1,293,204
TRANS WEST	21,270,299
TREASURY	3,704,563
TRI COUNTY	159,652
U M T A	5,695,591
U N D C	129,249
U O A	215,493
U P & L OGDEN	1,973,856
U P H A	312,022
UCB	84,126
UINTAH	540,110
UNIVERSITY OF UTAH	58,136,633
UPC	128,590
USU COMMUNITY	22,051,964
UTAH ASSOCIATIONS	3,458,045
UTAH CENTRAL	36,578,889
UTAH CHIROPRACTORS	291,626
UTAH COPPER EMPLOYEES	13,647,531
UTAH ENERGY	3,605,290
UTAH FURNITURE ASSOCIATION	884,998
UTAH OIL WORKERS	8,907,353
UTAH POWER & LIGHT EMPLOYEES	23,277,623
UTAH PRISON EMPLOYEES	1,671,699
UTAH SCHOOLS FOR THE DEAF & BLIND	687,538
UTAH STATE	122,277,284
UTAH TECHNICAL COLLEGE	106,727
UTAH TRANSIT	387,560
UTAH VALLEY	2,689,158
VALTEK	133,091
WASCO	1,674,447
WATER & SANITATION EMPLOYEES	426,535
WEBER	18,280,259
WESTERN DISTRICT	2,052,554

TOTAL	1,771,423,963
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STATE CHARTERED CREDIT UNIONS
STATEMENT OF INCOME
FOR 6 MONTHS ENDING
JUNE 30, 1987
154 REPORTING
(FIGURES IN DOLLARS)

INCOME	
INTEREST ON LOANS	65,673,080
INTEREST REFUND	(56,334)
INCOME FROM INVESTMENTS	20,183,403
OTHER OPERATING INCOME	6,034,218

TOTAL INCOME	91,834,367
COST OF FUNDS	
DIVIDENDS ON SHARES	29,204,240
INTEREST ON DEPOSITS	19,895,460
INTEREST ON BORROWED MONEY	400,614

TOTAL COST OF FUNDS	49,500,315
EXPENSES	
EMPLOYEE COMPENSATION & BENEFITS	14,507,814
TRAVEL AND CONFERENCE	524,515
ASSOCIATION DUES	348,119
OFFICE OCCUPANCY EXPENSE	2,420,030
OFFICE OPERATIONS EXPENSE	6,763,084
EDUCATIONAL AND PROMOTIONAL	1,379,960
LOAN SERVICING EXPENSE	513,887
PROF AND OUTSIDE SERVICES	679,481
PROVISION FOR LOAN LOSSES	4,770,086
PROVISION FOR INVEST. LOSSES	1,326,674
MEMBER INSURANCE	1,987,975
OPERATING FEES	310,747
CASH OVER AND SHORT	32,930
ANNUAL MEETING EXPENSE	148,552
MISC OPERATING EXPENSE	1,105,739

TOTAL OPERATING EXPENSES	36,819,593

NET OPERATING INCOME (LOSS)	5,514,459
NON-OPERATING GAINS AND LOSSES	
GAIN (LOSS) ON INVESTMENTS	12,594
GAIN (LOSS) ON DISP OF ASSETS	14,263
OTHER NON-OPER INCOME	132,763

NET INCOME BEFORE RESERVES	5,674,079
REQUIRED TRANS TO REG RESERVE	6,551,157
PROV FOR LOAN LOSS ADJ	(4,770,086)
ADDIT. TRANS. TO REG OR OTHR RES	213,459

TO (FROM) UNDIVIDED EARNINGS	3,679,549

STATE CHARTERED CREDIT UNIONS
STATEMENT OF INCOME
FOR 12 MONTHS ENDING
DECEMBER 31, 1986
159 REPORTING
(AMOUNTS IN DOLLARS)

INCOME	
INTEREST ON LOANS	135,377,839
INTEREST REFUND	(134,001)
INCOME FROM INVESTMENTS	41,061,720
OTHER OPERATING INCOME	10,862,685

TOTAL INCOME	187,168,243
COST OF FUNDS	
DIVIDENDS ON SHARES	57,453,462
INTEREST ON DEPOSITS	47,041,778
INTEREST ON BORROWED MONEY	718,295

TOTAL COST OF FUNDS	105,213,535
EXPENSES	
EMPLOYEE COMPENSATION & BENEFITS	27,441,741
TRAVEL AND CONFERENCE	1,035,795
ASSOCIATION DUES	574,132
OFFICE OCCUPANCY EXPENSE	4,757,436
OFFICE OPERATIONS EXPENSE	13,353,571
EDUCATIONAL AND PROMOTIONAL	2,324,467
LOAN SERVICING EXPENSE	924,308
PROF AND OUTSIDE SERVICES	1,391,027
PROVISION FOR LOAN LOSSES	10,861,990
MEMBER INSURANCE	4,051,221
OPERATING FEES	605,122
CASH OVER AND SHORT	67,210
ANNUAL MEETING EXPENSE	210,606
MISC OPERATING EXPENSE	2,121,322

TOTAL OPERATING EXPENSES	69,722,948

NET OPERATING INCOME (LOSS)	12,231,760
NON-OPERATING GAINS AND LOSSES	
GAIN (LOSS) ON INVESTMENTS	(114,408)
GAIN (LOSS) ON DISP OF ASSETS	(5,473)
OTHER NON-OPER INCOME	501,874

NET INCOME BEFORE RESERVES	12,613,753
REQUIRED TRANS TO REG RESERVE	16,938,516
PROV FOR LOAN LOSS ADJ	(9,831,438)

TO (FROM) UNDIVIDED EARNINGS	5,506,675

FINANCIAL INSTITUTION HOLDING COMPANIES

FINANCIAL INSTITUTIONS HOLDING COMPANIES WITH UTAH DEPOSITORY AFFILIATES
AS OF 6-30-87

<u>HOLDING COMPANY(IES)</u>	<u>LOCATION</u>	<u>UTAH AFFILIATE</u>	<u>LOCATION</u>
Associated Investment Corporation Winn Enterprises Bonneville Bancorp Brighton Bancorp Capital Bancorp Charter Savings Corporation	Fullerton, California Fullerton, California Provo, Utah Salt Lake City, Utah Salt Lake City, Utah Jacksonville, Florida	MountainWest Savings and Loan Bonneville Bank Brighton Bank Capital City Bank First Charter Savings Bank dba, Heritage Savings and Loan Citibank (Utah)	Ogden, Utah Provo, Utah Salt Lake City, Utah Salt Lake City, Utah St. George, Utah
Citicorp Holding Inc. Citicorp Commercial Credit Company Commercial Security Bancorporation Community Financial Services, Inc. Cottonwood Bancorporation CREDITHRIFT Financial Inc. Maryland Casualty Company American General Corporation	Wilmington, Delaware New York, New York Baltimore, Maryland Ogden, Utah Salt Lake City, Utah Salt Lake City, Utah Evansville, Indiana Baltimore, Maryland Houston Texas	Commercial Credit Plan Incorporated Commercial Security Bank Pioneer Bank Cottonwood Security Bank Peoples 1st Thrift	Salt Lake City, Utah Salt Lake City, Utah Salt Lake City, Utah Salt Lake City, Utah Salt Lake City, Utah
Davis County Bancorporation Grant S. Clark Investment Company Deseret Bancorporation First Bankshares, Inc. First Intermountain Holding Corp. First Interstate Bancorp First Security Corporation	Farmington, Utah Salt Lake City, Utah Pleasant Grove, Utah St. George, Utah Salt Lake City, Utah Los Angeles, CA Salt Lake City, Utah	Davis County Bank	Farmington, Utah
First Western Bancorporation Great Western Financial Corporation Great Western Bank of Federal Savings Bank Great Western Service One Blazer Financial Corporation	Moab, Utah Beverly Hills, California Beverly Hills, California	Deseret Bank Dixie State Bank United Bank First Interstate Bank of Utah, N.A. First Security Bank of Utah, N.A. First Security Financial First Western National Bank Great Western Thrift and Loan	Pleasant Grove, Utah St. George, Utah Murray, Utah Salt Lake City, Utah Salt Lake City, Utah Salt Lake City, Utah Moab, Utah Salt Lake City, Utah
Guardian Bancorp Home Credit Corporation L. E. Ellison Family Co. Leucadia, Inc.	Beverly Hills, California Miami, Florida Salt Lake City, Utah Salt Lake City, Utah Layton, Utah New York, New York	Guardian State Bank Home Credit Thrift and Loan First National Bank of Layton American Investment Thrift American Investment Bank, N.A. Central Bank & Trust Co. Continental Bank and Trust Company Moore Trust Company	Salt Lake City, Utah Salt Lake City, Utah Layton, Utah Salt Lake City, Utah Salt Lake City, Utah Springville, Utah Salt Lake City, Utah Salt Lake City, Utah
M. O. Packard Investment Co. Moore Financial Group, Inc.	Springville, Utah Boise, Idaho		

HOLDING COMPANY(IES) - cont.

Rocky Mountain Bancorporation
Salt Lake Bancorporation
Tennessee Homestead Company
Republic National Bank
UB&T Bancorp
U. S. Bancorp Consumer Services, Inc.
 U.S. Bancorp
Union Bancorporation
Valley Utah Bancorporation

Zions Utah Bancorporation

LOCATION

Bountiful, Utah
Salt Lake City, Utah
Ogden, Utah
Dallas, Texas
Bountiful, Utah
Portland, Oregon
Portland, Oregon
Salt Lake City, Utah
Salt Lake City, Utah

Salt Lake City, Utah

UTAH AFFILIATE

Rocky Mountain State Bank
Sandy State Bank
Bank of Utah
Tracy-Collins Bank & Trust Company
Utah Bank and Trust
U. S. Thrift & Loan

Union Bank
Silver King State Bank
Valley Bank & Trust Company
Valley Central Bank
Zions First National Bank

LOCATION

Salt Lake City, Utah
Sandy, Utah
Ogden, Utah
Salt Lake City, Utah
Bountiful, Utah
Salt Lake City, Utah

Salt Lake City, Utah
Park City, Utah
Salt Lake City, Utah
Richfield, Utah
Salt Lake City, Utah

NOTE:

The corporation listed first in this column indicates the immediate owner of the Utah affiliate(s). The corporations indented below the immediate owner indicates the parent of each preceding subsidiary.

This column indicates the location of each holding company by city and state.

This column indicates the names of each Utah affiliate owned by a holding company(ies).

This column indicates the home office of each Utah affiliate by city.

THE FOLLOWING COMPANIES HAVE BEEN AUTHORIZED TO ISSUE TRAVELERS CHECKS
OR MONEY ORDERS IN THE STATE OF UTAH AS OF JUNE 30, 1987:

American Express Travel Related Services Co., Inc.	New York, New York
BA Cheque Corporation	San Francisco, CA
Citicorp Services, Inc.	Chicago, Illinois
Harmon's, Inc.	West Valley City, Utah
Republic Money Orders, Inc.	Dallas, Texas
Smith's Management Corporation	Salt Lake City, Utah
Travelers Express Company, Inc.	Minneapolis, Minnesota
Travellers Cheque Associates, Ltd.	New York, New York

TABLE A-32

LIVE BIRTHS BY COUNTY AND COMMUNITY OF RESIDENCE AND AGE OF MOTHER: UTAH, 1986

COUNTY AND COMMUNITY	TOTAL	UNDER 15	-----15-19-----			20-24	25-29	30-34	35-39	40-44	45 AND OVER
			TOTAL	15-17	18-19						
STATE	36383	30	3368	1080	2288	11411	12052	6776	2325	406	15
BEAVER	87	0	11	4	7	21	28	17	9	1	0
BEAVER CITY	40	0	4	2	2	12	12	7	5	0	0
MILFORD	20	0	2	1	1	3	9	5	0	1	0
MINERSVILLE	13	0	4	0	4	1	3	2	3	0	0
BEAVER BALANCE	14	0	1	1	0	5	4	3	1	0	0
BOX ELDER	785	0	79	25	54	231	257	161	49	7	1
BEAR RIVER	13	0	1	0	1	1	5	4	1	1	0
BRIGHAM CITY	314	0	41	14	27	91	96	69	15	2	0
CORINNE	18	0	2	1	1	6	5	3	1	1	0
GARLAND	33	0	4	0	4	13	10	6	0	0	0
HONEYVILLE	17	0	1	0	1	5	6	4	1	0	0
PERRY	19	0	2	1	1	3	8	5	0	1	0
TREMONTON	91	0	9	3	6	30	31	15	6	0	0
WILLARD	29	0	4	0	4	10	10	4	1	0	0
BOX ELDER BALANCE	251	0	15	6	9	72	86	51	24	2	1
CACHE	1541	0	84	20	64	568	481	275	108	25	0
CLARKSTON	16	0	2	0	2	4	5	4	0	1	0
HYDE PARK	38	0	1	0	1	10	12	10	5	0	0
HYRUM	90	0	4	0	4	29	26	21	10	0	0
LEWISTON	27	0	1	0	1	7	11	6	2	0	0
LOGAN	883	0	54	14	40	399	260	117	44	9	0
MENDON	9	0	0	0	0	4	1	3	1	0	0
MILLVILLE	19	0	1	0	1	5	8	3	2	0	0
NEWTON	12	0	0	0	0	3	3	4	2	0	0
NIBLEY	15	0	0	0	0	6	3	4	1	1	0
NORTH LOGAN	63	0	0	0	0	19	20	17	6	1	0
PARADISE	5	0	1	1	0	2	1	1	0	0	0
PROVIDENCE	37	0	1	0	1	5	15	5	8	3	0
RICHMOND	55	0	4	0	4	15	24	8	3	1	0
RIVER HEIGHTS	12	0	1	1	0	1	7	2	1	0	0
SMITHFIELD	96	0	7	1	6	20	27	25	16	1	0
WELLSVILLE	38	0	1	0	1	12	12	11	1	1	0
CACHE BALANCE	126	0	6	3	3	27	46	34	6	7	0
CARBON	402	1	53	18	35	126	117	79	25	1	0
EAST CARBON	23	0	2	0	2	9	9	2	1	0	0
HELPER	36	0	3	1	2	11	14	7	1	0	0
PRICE	191	0	38	14	24	53	50	40	10	0	0
SUNNYSIDE	7	0	0	0	0	3	4	0	0	0	0
WELLINGTON	30	0	1	0	1	10	8	8	2	1	0
CARBON BALANCE	115	1	9	3	6	40	32	22	11	0	0
DAGGETT	13	0	0	0	0	6	5	0	1	1	0
DUTCH JOHN	4	0	0	0	0	1	2	0	0	1	0
MANILA	6	0	0	0	0	4	2	0	0	0	0
DAGGETT BALANCE	3	0	0	0	0	1	1	0	1	0	0

TABLE A-32 (Continued)

LIVE BIRTHS BY COUNTY AND COMMUNITY OF RESIDENCE AND AGE OF MOTHER: UTAH, 1986

COUNTY AND COMMUNITY	TOTAL	UNDER 15	-----15-19-----			20-24	25-29	30-34	35-39	40-44	45 AND OVER
			TOTAL	15-17	18-19						
DAVIS	3701	2	307	93	214	1128	1279	716	226	42	1
BOUNTIFUL	591	0	41	10	31	190	211	99	40	10	0
CENTERVILLE	199	0	8	2	6	35	65	64	23	4	0
CLEARFIELD	435	0	53	16	37	162	147	58	14	1	0
CLINTON	148	0	8	3	5	31	49	51	8	1	0
FARMINGTON	150	0	5	0	5	34	54	45	11	1	0
FRUIT HEIGHTS	56	0	4	3	1	9	15	19	7	2	0
KAYSVILLE	269	0	27	8	19	59	105	49	25	3	1
LAYTON	825	1	90	30	60	276	273	134	41	10	0
N SALT LAKE	186	0	18	7	11	61	62	34	11	0	0
SOUTH WEBER	35	0	1	0	1	7	11	13	2	1	0
SUNSET	93	0	11	1	10	34	30	16	2	0	0
SYRACUSE	112	0	6	4	2	30	40	27	7	2	0
VAL VERDE	117	0	13	4	9	35	43	17	7	2	0
WEST BOUNTIFUL	97	1	1	0	1	19	35	30	10	1	0
WEST POINT	71	0	4	1	3	18	33	13	3	0	0
WOODS CROSS	113	0	8	3	5	38	40	18	7	2	0
DAVIS BALANCE	204	0	9	1	8	90	66	29	8	2	0
DUCHESNE	364	0	45	19	26	126	119	56	15	3	0
DUCHESNE CITY	41	0	3	1	2	17	15	5	1	0	0
MYTON	19	0	3	1	2	12	3	1	0	0	0
ROOSEVELT	120	0	16	7	9	44	40	16	4	0	0
DUCHESNE BALANCE	184	0	23	10	13	53	61	34	10	3	0
EMERY	253	0	29	8	21	81	83	41	13	6	0
CASTLE DALE	43	0	4	1	3	14	17	4	3	1	0
CLEVELAND	14	0	1	0	1	6	5	2	0	0	0
FERRON	43	0	8	4	4	12	14	6	2	1	0
GREEN RIVER	10	0	1	1	0	6	2	1	0	0	0
HUNTINGTON	61	0	6	1	5	27	13	10	4	1	0
ORANGEVILLE	32	0	1	0	1	7	15	8	1	0	0
EMERY BALANCE	50	0	8	1	7	9	17	10	3	3	0
GARFIELD	83	0	10	5	5	23	29	15	4	2	0
ESCALANTE	15	0	3	1	2	5	4	2	1	0	0
PANGUITCH	35	0	4	1	3	7	15	8	0	1	0
GARFIELD BALANCE	33	0	3	3	0	11	10	5	3	1	0
GRAND	121	1	19	7	12	33	40	19	7	2	0
MOAB	76	1	15	7	8	24	21	12	3	0	0
GRAND BALANCE	45	0	4	0	4	9	19	7	4	2	0
IRON	429	1	43	5	38	139	128	81	31	6	0
CEDAR CITY	294	1	30	4	26	106	82	48	21	6	0
ENOCH	4	0	0	0	0	2	2	0	0	0	0
PARÖWAN	36	0	5	0	5	8	12	9	2	0	0
IRON BALANCE	95	0	8	1	7	23	32	24	8	0	0

TABLE A-32 (Continued)

LIVE BIRTHS BY COUNTY AND COMMUNITY OF RESIDENCE AND AGE OF MOTHER: UTAH, 1986

COUNTY AND COMMUNITY	TOTAL	UNDER 15	-----15-19-----			20-24	25-29	30-34	35-39	40-44	45 AND OVER
			TOTAL	15-17	18-19						
JUAB	120	0	13	4	9	39	36	19	11	2	0
EUREKA	14	0	1	0	1	7	2	3	1	0	0
MONA	13	0	1	0	1	5	3	3	1	0	0
NEPHI	76	0	10	4	6	24	25	9	6	2	0
JUAB BALANCE	17	0	1	0	1	3	6	4	3	0	0
KANE	98	0	15	2	13	39	16	22	5	1	0
KANAB	62	0	10	2	8	25	10	13	3	1	0
ORDERVILLE	13	0	2	0	2	4	3	3	1	0	0
KANE BALANCE	23	0	3	0	3	10	3	6	1	0	0
MILLARD	310	1	24	7	17	93	104	61	19	8	0
DELTA	101	0	6	0	6	34	39	15	6	1	0
FILLMORE	48	1	6	3	3	17	13	9	1	1	0
HINCKLEY	22	0	1	0	1	5	10	3	3	0	0
KANOSH	7	0	1	1	0	0	3	2	0	1	0
MILLARD BALANCE	132	0	10	3	7	37	39	32	9	5	0
MORGAN	90	0	5	1	4	33	24	18	9	1	0
MORGAN CITY	63	0	5	1	4	25	15	12	5	1	0
MORGAN BALANCE	27	0	0	0	0	8	9	6	4	0	0
PIUTE	15	0	3	2	1	2	1	5	4	0	0
CIRCLEVILLE	7	0	1	0	1	0	1	4	1	0	0
MARYSVALE	4	0	2	2	0	2	0	0	0	0	0
PIUTE BALANCE	4	0	0	0	0	0	0	1	3	0	0
RICH	45	0	5	2	3	9	18	7	6	0	0
RANDOLPH	13	0	2	1	1	3	1	4	3	0	0
WOODRUFF	6	0	1	0	1	2	3	0	0	0	0
RICH BALANCE	26	0	2	1	1	4	14	3	3	0	0
SALT LAKE COUNTY	14920	12	1363	477	886	4290	5110	2983	1001	155	6
BENNION	180	1	13	10	3	31	53	57	24	1	0
BLUFFDALE	42	0	5	1	4	13	11	9	4	0	0
COTTONWOOD	723	0	42	18	24	158	240	198	73	11	1
DRAPER	103	1	11	2	9	40	25	18	7	1	0
E. MIDVALE-UNION	238	0	16	3	13	83	91	35	10	3	0
EAST MILLCREEK	418	0	17	3	14	83	171	101	32	14	0
GRANITE PARK	136	0	14	6	8	72	29	17	4	0	0
HOLLADAY	350	0	24	6	18	93	125	73	34	1	0
KEARNS	464	0	43	22	21	130	167	101	21	2	0
MAGNA	465	1	31	14	17	127	181	102	22	1	0
MIDVALE	282	1	54	17	37	128	65	23	11	0	0
MT OLYMPUS	73	0	0	0	0	9	24	28	9	3	0
MURRAY	612	0	49	19	30	215	192	120	30	5	1
RIVERTON	242	0	15	5	10	62	97	53	12	3	0
SALT LAKE CITY	3463	2	352	126	226	1029	1167	637	235	39	2

TABLE A-32 (Continued)

LIVE BIRTHS BY COUNTY AND COMMUNITY OF RESIDENCE AND AGE OF MOTHER: UTAH, 1986

COUNTY AND COMMUNITY	TOTAL	UNDER 15	-----15-19-----			20-24	25-29	30-34	35-39	40-44	45 AND OVER
			TOTAL	15-17	18-19						
SANDY	1366	1	76	29	47	279	500	354	138	17	1
SOUTH JORDAN	175	0	15	7	8	24	59	55	17	5	0
S SALT LAKE	272	0	46	12	34	113	64	38	9	2	0
TAYLORSVILLE	448	1	69	20	49	157	135	61	21	4	0
WEST JORDAN	1019	0	87	39	48	270	383	209	64	6	0
WEST VALLEY CITY	1990	3	247	78	169	645	632	347	103	12	1
WHITE CITY	140	0	12	3	9	34	52	23	17	2	0
SALT LAKE CO BALANCE	1719	1	125	37	88	495	647	324	104	23	0
SAN JUAN	317	1	41	16	25	117	87	49	19	2	1
BLANDING	73	0	11	2	9	29	24	5	3	0	1
MONTICELLO	28	0	1	1	0	10	9	7	1	0	0
MONUMENT VALLEY	5	0	0	0	0	2	1	1	1	0	0
SAN JUAN BALANCE	211	1	29	13	16	76	53	36	14	2	0
SANPETE	311	0	40	13	27	77	110	51	27	5	1
CENTERFIELD	13	0	3	1	2	0	8	0	2	0	0
EPHRAIM	49	0	5	1	4	17	20	2	4	1	0
FAIRVIEW	20	0	3	1	2	4	7	5	1	0	0
FOUNTAIN GREEN	17	0	2	0	2	3	7	5	0	0	0
GUNNISON	29	0	2	0	2	8	9	7	2	1	0
MANTI	57	0	11	4	7	8	19	14	4	1	0
MORONI	18	0	3	1	2	5	2	3	4	1	0
MT PLEASANT	35	0	6	2	4	6	15	6	1	1	0
SPRING CITY	16	0	2	1	1	6	7	0	1	0	0
SANPETE BALANCE	57	0	3	2	1	20	16	9	8	0	1
SEVIER	290	0	21	4	17	84	107	55	21	2	0
ANNABELLA	9	0	0	0	0	0	5	4	0	0	0
AURORA	21	0	0	0	0	12	7	2	0	0	0
ELSINORE	16	0	2	1	1	3	9	2	0	0	0
GLENWOOD	5	0	0	0	0	1	2	2	0	0	0
MONROE	33	0	4	0	4	5	15	8	1	0	0
REDMOND	14	0	0	0	0	5	7	2	0	0	0
RICHFIELD	114	0	9	3	6	35	33	20	15	2	0
SALINA	29	0	1	0	1	10	11	6	1	0	0
SEVIER BALANCE	49	0	5	0	5	13	18	9	4	0	0
SUMMIT	253	0	14	1	13	59	89	71	15	5	0
COALVILLE	28	0	5	0	5	6	9	7	1	0	0
HENEFER	15	0	0	0	0	7	3	3	1	1	0
KAMAS	24	0	2	0	2	8	8	5	0	1	0
OAKLEY	7	0	0	0	0	1	5	1	0	0	0
PARK CITY	79	0	5	1	4	16	18	33	5	2	0
SUMMIT BALANCE	100	0	2	0	2	21	46	22	8	1	0

TABLE A-32 (Continued)

LIVE BIRTHS BY COUNTY AND COMMUNITY OF RESIDENCE AND AGE OF MOTHER: UTAH, 1986

COUNTY AND COMMUNITY	TOTAL	UNDER 15	15-19			20-24	25-29	30-34	35-39	40-44	45 AND OVER
			TOTAL	15-17	18-19						
TOOELE	542	2	96	36	60	198	137	70	30	9	0
DUGWAY	37	0	2	1	1	21	8	3	2	1	0
GRANTSVILLE	101	0	18	6	12	42	21	11	7	2	0
STOCKTON	7	0	2	0	2	1	0	3	1	0	0
TOOELE CITY	254	2	47	18	29	86	72	35	10	2	0
WENDOVER	68	0	18	6	12	26	15	3	5	1	0
TOOELE BALANCE	75	0	9	5	4	22	21	15	5	3	0
UINTAH	576	1	84	23	61	179	185	96	25	6	0
BALLARD	1	0	0	0	0	0	0	1	0	0	0
FT DUCHESNE	33	0	10	2	8	2	12	7	2	0	0
VERNAL	133	0	17	8	9	41	43	26	4	2	0
UINTAH BALANCE	409	1	57	13	44	136	130	62	19	4	0
UTAH COUNTY	6417	3	461	125	336	2335	2090	1062	392	69	5
ALPINE	61	0	5	1	4	17	16	12	11	0	0
AMERICAN FORK	334	0	30	9	21	95	104	67	32	6	0
CEDAR HILLS	15	0	0	0	0	1	11	2	1	0	0
GENOLA	15	0	0	0	0	3	2	7	3	0	0
GOSHEN	13	0	3	1	2	5	1	1	3	0	0
HIGHLAND	65	0	4	2	2	7	15	23	13	3	0
LEHI	195	0	28	8	20	71	54	33	8	1	0
LINDON	55	0	2	2	0	12	17	16	6	2	0
MAPLETON	41	0	1	0	1	6	14	16	3	1	0
OREM	1845	0	110	29	81	592	626	378	111	27	1
PAYSON	229	0	30	6	24	57	75	39	27	1	0
PLEASANT GROVE	296	2	29	8	21	74	103	64	21	1	2
PROVO	2303	1	124	29	95	1066	755	251	91	13	2
SALEM	49	0	6	3	3	11	13	13	6	0	0
SPANISH FORK	278	0	31	12	19	88	98	43	15	3	0
SPRINGVILLE	390	0	37	5	32	161	115	55	19	3	0
SANTAQUIN	40	0	3	0	3	10	15	8	3	1	0
UTAH CO BALANCE	193	0	18	10	8	59	56	34	19	7	0
WASATCH	202	0	23	7	16	53	73	38	12	3	0
HEBER	118	0	15	5	10	36	37	24	6	0	0
MIDWAY	28	0	3	1	2	4	11	4	6	0	0
WASATCH BALANCE	56	0	5	1	4	13	25	10	0	3	0
WASHINGTON	879	0	93	26	67	264	275	161	71	15	0
COLORADO CITY	56	0	5	0	5	20	11	12	6	2	0
ENTERPRISE	42	0	4	0	4	7	18	6	5	2	0
HURRICANE	74	0	6	1	5	15	26	15	11	1	0
IVINS	46	0	6	2	4	14	15	8	3	0	0
LAVERKIN	36	0	3	0	3	10	15	6	1	1	0
SANTA CLARA	41	0	3	2	1	5	15	11	7	0	0
ST GEORGE	439	0	47	13	34	154	137	66	29	6	0
WASHINGTON CITY	107	0	14	7	7	29	31	28	4	1	0
WASHINGTON BALANCE	38	0	5	1	4	10	7	9	5	2	0

TABLE A-32 (Continued)

LIVE BIRTHS BY COUNTY AND COMMUNITY OF RESIDENCE AND AGE OF MOTHER: UTAH, 1986

COUNTY AND COMMUNITY	TOTAL	UNDER 15	-----15-19-----			20-24	25-29	30-34	35-39	40-44	45 AND OVER
			TOTAL	15-17	18-19						
WAYNE	40	0	5	2	3	16	7	11	1	0	0
LOA	7	0	2	0	2	2	2	1	0	0	0
WAYNE BALANCE	33	0	3	2	1	14	5	10	1	0	0
WEBER	3179	5	382	128	254	1042	1017	537	169	27	0
HARRISVILLE	81	0	5	2	3	20	37	14	4	1	0
HUNTSVILLE	17	0	1	0	1	3	3	6	3	1	0
NORTH OGDEN	175	0	15	2	13	41	53	45	16	5	0
OGDEN	1494	4	225	85	140	545	444	202	65	9	0
PLAIN CITY	49	0	6	2	4	12	19	11	1	0	0
PLEASANT VIEW	58	0	7	2	5	24	16	8	2	1	0
RIVERDALE	139	0	15	2	13	51	41	23	7	2	0
ROY	411	0	40	15	25	128	133	88	20	2	0
SOUTH OGDEN	194	0	17	0	17	61	72	28	14	2	0
UINTAH	22	0	1	1	0	4	12	2	3	0	0
WASHINGTON TERRACE	129	1	17	6	11	46	32	22	11	0	0
WEBER BALANCE	410	0	33	11	22	107	155	88	23	4	0

LIVE BIRTHS BY AGE OF MOTHER AND BIRTH WEIGHT OF INFANT
WHERE MOTHER IS OF SPANISH ORIGIN
RESIDENTS: UTAH, 1986

[illegible]

TABLE A-34

LIVE BIRTHS BY HEALTH DISTRICT, COUNTY OF RESIDENCE OF MOTHER WITH ONE OR MORE
CONDITIONS REPORTED WHERE MOTHER IS OF SPANISH ORIGIN
UTAH, 1986

DISTRICT AND COUNTY	COMPLICATIONS RELATING TO PREGNANCY	CONDITIONS			AT LEAST ONE CONDITION
		COMPLICATIONS NOT RELATING TO PREGNANCY	CONGENITAL ANOMALIES	BIRTH INJURIES	
TOTAL	530	164	35	46	642
BEAR RIVER	20	4	0	3	23
BOX ELDER	10	1	0	0	10
CACHE	10	3	0	3	13
RICH	0	0	0	0	0
CENTRAL UTAH	6	0	0	0	6
JUAB	2	0	0	0	2
MILLARD	1	0	0	0	1
PIUTE	0	0	0	0	0
SANPETE	2	0	0	0	2
SEVIER	1	0	0	0	1
WAYNE	0	0	0	0	0
DAVIS	54	10	1	5	62
DAVIS	54	10	1	5	62
SALT LAKE	228	70	12	25	269
SALT LAKE	228	70	12	25	269
SOUTHEASTERN	10	0	2	5	15
CARBON	7	0	1	5	11
EMERY	1	0	1	0	2
GRAND	1	0	0	0	1
SAN JUAN	1	0	0	0	1
SOUTHWEST	4	5	4	0	8
BEAVER	1	0	0	0	1
GARFIELD	0	0	0	0	0
IRON	1	1	0	0	1
KANE	0	0	0	0	0
WASHINGTON	2	4	4	0	6
SUMMIT	1	1	0	0	2
SUMMIT	1	1	0	0	2
TOOELE	17	11	1	0	24
TOOELE	17	11	1	0	24
UINTAH BASIN	9	1	1	0	9
DAGGETT	0	0	0	0	0
DUCHESNE	5	1	1	0	5
UINTAH	4	0	0	0	4
UTAH COUNTY	55	30	2	3	73
UTAH	55	30	2	3	73
WASATCH	3	1	0	0	3
WASATCH	3	1	0	0	3
WEBER-MORGAN	123	31	12	5	148
MORGAN	1	0	1	0	2
WEBER	122	31	11	5	146

TABLE A-35

LIVE BIRTHS BY AGE AND EDUCATION OF MOTHER BY NUMBER
OF PREVIOUS LIVE BIRTHS, RESIDENTS: UTAH, 1986

PREVIOUS LIVE BIRTHS AND AGE OF MOTHER	TOTAL LIVE BIRTHS	EDUCATION OF MOTHER			NOT STATED
		LESS THAN HIGH SCHOOL	HIGH SCHOOL GRADUATE	ONE OR MORE YEARS OF COLLEGE	
TOTAL	36383	4,829	13,503	17,794	257
UNDER 20	3398	1,911	1,299	150	38
20-29	23463	2,512	9,739	11,054	158
30-OVER	9522	406	2,465	6,590	61
NO PREVIOUS LIVE BIRTHS					
TOTAL	11535	1,920	4,137	5,385	93
UNDER 20	2759	1,470	1,120	141	28
20-29	7810	436	2,857	4,464	53
30-OVER	966	14	160	780	12
ONE PREVIOUS LIVE BIRTH					
TOTAL	9555	1,265	3,808	4,424	58
UNDER 20	568	389	160	9	10
20-29	7493	836	3,276	3,343	38
30-OVER	1494	40	372	1,072	10
TWO PREVIOUS LIVE BIRTHS					
TOTAL	6624	851	2,698	3,029	46
UNDER 20	63	47	16	0	0
20-29	4868	729	2,181	1,922	36
30-OVER	1693	75	501	1,107	10
THREE PREVIOUS LIVE BIRTHS					
TOTAL	4215	413	1,505	2,272	25
UNDER 20	8	5	3	0	0
20-29	2282	319	990	960	13
30-OVER	1925	89	512	1,312	12
FOUR+ PREVIOUS LIVE BIRTHS					
TOTAL	4450	380	1,354	2,684	32
UNDER 20	0	0	0	0	0
20-29	1006	192	434	365	15
30-OVER	3444	188	920	2,319	17
NOT STATED					
TOTAL	4	0	1	0	3
UNDER 20	0	0	0	0	0
20-29	4	0	1	0	3
30-OVER	0	0	0	0	0

TECHNICAL APPENDIX

Vital Statistics Registration in Utah

Centralized vital statistics registration for the State of Utah was first established by act of the Utah Legislature in 1905. Sections 26-2-1 through 26-2-26, Utah Code Annotated, 1953 As Amended, provide the current statutory authority.

26-2-3. The Department (of Health) shall have the following powers and duties:

- (1) Provide offices properly equipped for the preservation of vital records made or received under this chapter;
- (2) Establish a state-wide system of vital statistics for the registration, collection, preservation, amendment and certification of vital records and other reports required by this chapter and activities related thereto including the tabulation, analysis, and publication of vital statistics;
- (3) Prescribe forms for certificates, certification and other necessary forms;
- (4) Provide for the annual compilation, analysis, and publication of statistics from vital records;
- (5) Enforce this chapter and the rules made pursuant hereto;
- (6) Appoint a state registrar of vital statistics to direct the statewide system of vital statistics;
- (7) Divide the state from time to time into registration districts; and
- (8) Appoint local registrars for registration districts who, under the direction and supervision of the state registrar shall perform all duties required of them by this chapter and the rules of the department.

Under Utah statutes, full-time health officers of local health departments become ex officio local registrars and are responsible for the registration of certificates for all births and deaths that occur within their respective jurisdictions. Four of the 29 counties (Salt Lake, Tooele, Utah and Davis), and five multi-county districts--Southeastern (Carbon, Emery, Grand and San Juan Counties); Bear River (Box Elder, Cache and Rich Counties); Southwest (Beaver, Garfield, Iron, Kane and Washington Counties); Central Utah (Juab, Millard, Piute, Sanpete, Sevier and Wayne Counties); and Weber-Morgan (Weber and Morgan) maintain full-time local registrars. The local registrars within the remaining five counties are appointed by the State and usually perform their duties on a part-time basis, and in many cases simultaneously assume other positions within their community. The map of the State of Utah, Figure C-1, indicates the location of the local registrars within each of the 29

FIGURE C-1

LOCATION OF LOCAL REGISTRARS OF VITAL STATISTICS: UTAH, 1986



counties. Presently, there are 16 local registrars and 14 deputy local registrars in the State.

Source of Data

Vital statistics certificates filed with the State Bureau of Vital Records are the primary source of data presented within this report. These records include certificates of live birth, death and fetal death. Source data for population estimates are provided by the United States Bureau of the Census.

Certificate Revision

The Utah certificate of live birth has been revised periodically; the most recent revisions occurring in 1982. This certificate was recommended by the State Health Advisory Council and distributed to the local registrars for use in registering all such events occurring in 1986, Figure C-2. The new certificate includes all of the items on the recommended national "Standard Certificate," with some modifications and additions to meet particular needs in Utah.

Quality and Limitation of Data

Limitations of the data must be recognized before valid interpretation is possible. For vital statistics, these limitations are related to the difficulties in reporting and classifying information and to some under-registration of events. It is necessary to exercise particular caution when evaluating vital statistics' trend data, since medical concepts and code definitions have changed over the years.

The completeness of registration for births was last tested at the state level in conjunction with the U.S. Census of the population in 1950, and was found to be 98.7 percent complete at that time. At the present time, more than 99 percent of all Utah's births occur in hospitals. This fact, coupled with information from sample studies, indicates that the completeness of birth certificate registration now exceeds 99 percent.

Limitation of Small Numbers

All statistics are subject to chance variation. Such random variation in a large number of events has little effect on the data for the group; however, random variation in a small number of events may result in a startling change in the data for the group. For example, minor differences in the number of births in small populations may result in large changes in these rates. Rates for areas of small population or for events with few occurrences should be interpreted with this limitation in mind.

This form is classified as
PRIVATE under the Utah
Information Practices Act

CERTIFICATE OF LIVE BIRTH

LOCAL FILE NUMBER

STATE OF UTAH — DEPARTMENT OF HEALTH

STATE BIRTH NUMBER

CHILD	CHILD—NAME FIRST MIDDLE LAST			SEX	DATE OF BIRTH (Month, Day, Year)		1. HOUR (24 hr. clock)	
	2. PLACE OF BIRTH—HOSPITAL NAME (If not in hospital, give street and number)			3. CITY, TOWN OR LOCATION OF BIRTH		4. COUNTY OF BIRTH		
CERTIFIER	5. I CERTIFY THAT THE ABOVE NAMED CHILD WAS BORN ALIVE AT THE PLACE AND TIME AND ON THE DATE STATED ABOVE.				6. I CERTIFY THAT THE ABOVE NAMED CHILD WAS BORN ALIVE AT THE PLACE AND TIME AND ON THE DATE STATED ABOVE.			
	7a. Signature			7b. DATE SIGNED (Month, Day, Year)		8a. Attendant Signature		8b. LICENSE NO.
	9. CERTIFIER'S NAME AND TITLE (Type and check box) Hospital Administrator ☐ Designated Representative ☐					10. Attendant—NAME, TITLE (MD, DO, Certified Midwife, other) (Type or print)		
REGISTRAR	11. REGISTRAR—(Signature)			12. DATE RECEIVED BY REGISTRAR (Mo., Day, Year)		13. MAILING ADDRESS OF ATTENDANT (Street or P.O. No., City or Town, State, Zip)		
MOTHER	14. MOTHER—NAME FIRST MIDDLE MAIDEN NAME			15. DATE OF BIRTH (Mo., Day, Year)		16. AGE	17. STATE OF BIRTH (If not in U.S.A., name country)	
	18. RESIDENCE—STREET AND NUMBER OF RESIDENCE			19. CITY, TOWN OR COMMUNITY		20. INSIDE CITY LIMITS	21. COUNTY	
	22. 11a. MOTHER'S MAILING ADDRESS—If same as above, enter Zip Code only			23. CITY OR TOWN		24. 11c. YES ☐ NO ☐	25. 11d. STATE	
	26. 11b. STREET ADDRESS OR P.O. BOX NUMBER			27. 11e. ZIP CODE		28. 11f. STATE		
FATHER	29. FATHER—NAME FIRST MIDDLE LAST			30. DATE OF BIRTH (Mo., Day, Year)		31. AGE	32. STATE OF BIRTH (If not in U.S.A., name country)	
SIGNATURE	33. I certify that the personal information provided on this certificate is correct to the best of my knowledge and belief.						34. RELATION TO CHILD	
	35. (Signature of Parent or Other Informant)						36. 11a.	

PRIVATE INFORMATION FOR MEDICAL AND HEALTH USE ONLY

TO BE COMPLETED BY PARENTS	37. ARE YOUR PARENTS OF SPANISH ORIGIN?		38. OCCUPATION WORKED LAST YEAR		39. PREGNANCY HISTORY (Complete each section)				
	Mother: Yes ☐ No ☐ If yes, indicate: ☐ Mexican ☐ Cuban ☐ Puerto Rican ☐ Of Spanish origin not listed.		Father: Yes ☐ No ☐ If yes, indicate: ☐ Mexican ☐ Cuban ☐ Puerto Rican ☐ Of Spanish origin not listed.		40. LIVE BIRTHS (Do not include this Child)		41. OTHER TERMINATIONS (Spontaneous and Induced)		
	42. RACE Specify White, Black, American Indian, Etc.		43. MOTHER MARRIED?		44. 11a. Now living		45. 11b. Now dead		
	46. DATE Last normal menses began (Month, Day, Year)		47. 11c. YES ☐ NO ☐		48. 11d. Before 20 weeks		49. 11e. After 20 weeks		
THIS MEDICAL INFORMATION IS EXPECTED TO AGREE WITH THE MEDICAL RECORDS OF THE HOSPITAL	50. 11a. Single, twin, triplet, etc. Specify		51. 11b. Not single birth—Born first, second, third, etc. Specify		52. 11c. DATE of last Live Birth (Month, Year)				
	53. 11d. Month Pregnancy Prenatal Care began (first, second, etc.) Specify		54. 11e. Has a close relative of the baby had a hearing loss that existed since childhood?		55. 11f. DATE of last Other Termination (as indicated in d or a above) (Month, Year)				
	56. 11a. APGAR SCORE		57. 11b. PRENATAL VISITS Total No. (If none, so state)		58. 11c. BIRTH INJURIES OF CHILD (Describe or write "none")				
	59. 11a. BIRTH WEIGHT (Grams)		60. 11b. DELIVERY (Check One): 1 Cephalic 2 Breech 3 Other		61. 11c. CONCURRENT ILLNESSES OR CONDITIONS AFFECTING THE PREGNANCY (Describe or write "none")				
62. 11a. 1 min		63. 11b. 5 min		64. 11c. Method (Check One): 1 Spontaneous 2 Low Forceps 3 Mid Forceps 4 Primary C-Section 5 Repeat C-Section Indication		65. 11d. 11e.		66. 11f.	
67. 11a.		68. 11b.		69. 11c.		70. 11d.		71. 11e.	

FIGURE C-2

Geographic Bases

Birth data are presented by place of occurrence of the event or by place of usual residence of the individual. "Place of residence" for the child is defined as the usual residence of the mother.

Reallocation of birth certificates to the state of residence has been virtually complete on a nationwide basis since 1955. This is made possible by a cooperative program among the states for exchange of copies of certificates of non-resident events which are for statistical purposes only.